Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2017 Choice & Choice Alternative - Moratorium (RS)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form/Rate
Date Submitted:	12/29/2017
SERFF Tr Num:	GEFA-131306458
SERFF Status:	Closed-Approved and Filed
State Tr Num:	GEFA-131306458
State Status:	Approved & Filed
Co Tr Num:	2017 CHOICE & CHOICE ALTERNATIVE - MORATORIUM (RS)
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s):	Greg Smith (primary), Elsie Andy, Bill Dismore
Disposition Date:	06/28/2019
Disposition Status:	Approved and Filed
Implementation Date:	

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

General Information

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

Deemer Date: 05/04/2019
Submitted By: Ronald Jackson

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

Filing Description:

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

RE:Genworth Life Insurance Company (“GLIC”)
Company NAIC No: 70025
Policy Forms:7035J
Rider Forms:62172, 62274F, 62275, 62276, 62277, 62278

Applies to Policies Issued on or After 10/01/2003

Purpose of This Filing

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

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

Summary of Policy Form(s)

•These forms are known collectively as the “Choice I” policy series.
•They provide institutional confinement and/or home care benefits.
•They were issued in Virginia from October 2003 through April 2004.
•They are no longer being marketed in any state, with 2008 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 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for Choice I is a cumulative rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

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

In addition:

•Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
•Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
•GLIC will monitor the experience of this block and react as experience develops.
•This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

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

Assumptions

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

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

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

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

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

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

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

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

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

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

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

Stable Premium Option. The option features are the following:

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

Advantages of this option include:

•A meaningful set of benefits,
•Rate certainty until 2028, and
•A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% Lifetime/ 279% Limited).

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

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

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

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst ronald.jackson@genworth.com

Product Compliance
P O Box 27601
Richmond, VA 23261-7601

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:

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Greg Smith	03/08/2019	03/08/2019
Info has been requested from company	Elsie Andy	11/15/2018	11/15/2018
Info has been requested from company	Bill Dismore	09/07/2018	09/07/2018
Info has been requested from company	Bill Dismore	09/04/2018	09/04/2018
Info has been requested from company	Bobby Toone	03/27/2018	03/27/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	04/04/2019	04/04/2019
Richard Cromwell	11/19/2018	11/19/2018
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	04/27/2018	04/27/2018

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Ronald Jackson	05/14/2018	05/14/2018
Supporting Document	Response Letter (5/14/18)	Ronald Jackson	05/14/2018	05/14/2018
Supporting Document	Experience Projections (updated as of 5/14/18)	Ronald Jackson	05/14/2018	05/14/2018
Supporting Document	Policy and Rider Approvals	Ronald Jackson	05/14/2018	05/14/2018

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Extension Request	Note To Filer	Bill Dismore	04/30/2018	04/30/2018
Extension Request	Note To Reviewer	Ronald Jackson	04/27/2018	04/27/2018
Actuarial Review - Completed	Reviewer Note	Bill Dismore	07/25/2018	
RRS	Reviewer Note	Bob Grissom	07/16/2018	

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Disposition

Disposition Date: 06/28/2019

Implementation Date:

Status: Approved and Filed

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

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	63.100%	63.100%	$480,983	345	$762,149	72.000%	55.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Filing Supplement	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Variability Statement	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notifications	Received & Acknowledged	Yes
Supporting Document (revised)	Response Letter (5/14/18)	Received & Acknowledged	Yes
Supporting Document (revised)	Experience Projections (updated as of 5/14/18)	Received & Acknowledged	Yes
Supporting Document	Policy and Rider Approvals	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Projections and Filing Status	Received & Acknowledged	Yes
Supporting Document	Response Letter to Objection 3 (10/16/18)	Received & Acknowledged	Yes
Supporting Document	58/85 Test	Received & Acknowledged	Yes

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Sample Policy Endorsements and Riders	Received & Acknowledged	Yes
Supporting Document	Sample Schedule Page (SPO)	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Letter (SPO)	Withdrawn	No
Supporting Document	Response Letter (4/27/18)	Withdrawn	No
Supporting Document	Projection Exhibits (4/27/18)	Withdrawn	No
Form	Stable Premium Option Endorsement	Approved	Yes
Rate	Rate Tables	Approved	Yes
Rate	Stable Premioum Option Rate Table	Approved	Yes

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/08/2019
Submitted Date	03/08/2019
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 forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- Variability Statement (Supporting Document)
- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)
Comments: RE: Variability for SPO, Form page 3, Impact to your premium

We note that while the effective date of the endorsement on page 1 is variable, the date which the insured may thereafter may become eligible for a premium increase is not. Is this intentional? Please explain or include as variable language.

Conclusion:

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

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

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

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

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Rate Examiner
Sincerely,
Greg Smith

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/15/2018
Submitted Date	11/15/2018
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company
SERFF Tracking No.: GEFA-131306458
Form No: 7035END-SPO 0717

We need some additional information in order to begin the review of form 7035END-SPO 0717.

Objection 1

- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)

Comments: Please advise if form 7035END-SPO 0717 is intended to be offered with any other policy form. If so, please provide the policy form numbers, the SERFF Tracking Number or State Submission Number under which they were approved.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested information 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,
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 Choice & Choice Alternative - Moratorium (RS)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (RS)/2017 Choice & Choice Alternative - Moratorium (RS)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/07/2018
Submitted Date	09/07/2018
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 actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

2) Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life
reserves, will not be less than the sum of the following:
a. The accumulated value of the initial earned premium times 58%;
b. 85% of the accumulated value of prior premium rate schedule increases on an earned
basis;
c. The present value of future projected initial earned premiums times 58%; and
d. 85% of the present value of future projected premiums not in subdivision 2 c of this
subsection on an earned basis;

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

4) Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

Objection 2

- Sample Policyholder Letter (SPO) (Supporting Document)

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

1) 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.

2) 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.?

3) 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.

4) The policyholder notification letter states that The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?

5) Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

6) 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.

7) Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.

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

9) Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholders right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.

10) Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.

11) 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.

12) 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.

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

14) Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised.

Conclusion:

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

Sincerely,
Bill Dismore

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

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

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

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

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

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

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

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

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

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

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

d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

8.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

a.current assumptions and current rates

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

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

d.current assumptions with the proposed rate increase

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

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

g.original assumptions and original premiums from inception

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

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

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

Conclusion:

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

Sincerely,
Bill Dismore

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

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- Rate Tables, [7035J, 62172, 62274F, 62275, 62276, 62277, 62278] (Rate)

Comments: Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.

Objection 2

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

Comments: Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.

Objection 3

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

Comments: Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:

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.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.

Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,

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

Bobby Toone

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received March 18:

Response 1

Comments:

The date that the SPO is effective is variable based on the policyholders election of the endorsement. However, the effective date of the next possible premium rate increase is the same for all policyholders. This is intentional. It is not intended to be a given that a premium rate increase will occur immediately post the January 1, 2028 date but to let the policyholder know that they will not have a rate increase any time prior to that date.

Related Objection 1

Applies To:

- *Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)*
- *Variability Statement (Supporting Document)*

Comments: RE: Variability for SPO, Form page 3, Impact to your premium

We note that while the effective date of the endorsement on page 1 is variable, the date which the insured may thereafter may become eligible for a premium increase is not. Is this intentional? Please explain or include as variable language.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/19/2018
Submitted Date	11/19/2018

Dear Greg Smith,

Introduction:

This letter is in response to the comments received in your objection letter, dated November 15, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

Response 1

Comments:

Stable Premium Option Endorsement 7035END-SPO 0717 only applies to policy form 7035J which was submitted as a paper filing on April 5, 2000 under Submission No. 0070000014648 and approved July 25, 2002.

Related Objection 1

Applies To:

- Stable Premium Option Endorsement, 7035END-SPO 0717 (Form)

Comments: Please advise if form 7035END-SPO 0717 is intended to be offered with any other policy form. If so, please provide the policy form numbers, the SERFF Tracking Number or State Submission Number under which they were approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Richard Cromwell

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received September 7:

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 actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

2) Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:
a. The accumulated value of the initial earned premium times 58%;
b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;
c. The present value of future projected initial earned premiums times 58%; and
d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

4) Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

Changed Items:

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	
Attachment(s):	VA Choice I RS Objection 3 Response 20181016.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	
Attachment(s):	VA Choice I RS Objection 3 Response 20181016.pdf

Satisfied - Item:	58/85 Test
Comments:	
Attachment(s):	VA Choice I RS Objection 3 Response 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 (SPO) (Supporting Document)*

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

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

1) 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.

2) 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.?

3) 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.

4) The policyholder notification letter states that The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?

5) Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

6) 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.

7) Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.

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

9) Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholders right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.

10) Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.

11) 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.

12) 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.

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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

14) Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised.

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*

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_7035 CH1 Alternative.pdf*

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_7035 CH1 Alternative.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter (SPO)*
Comments:	
Attachment(s):	*VA SPO Policyholder Letter.pdf*

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_7035 CH1 Alternative.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter (SPO)*
Comments:	
Attachment(s):	*VA SPO Policyholder Letter.pdf*

Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Attachment(s):	VA Choice I RS Objection 3 Response 20181016.pdf

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_7035 CH1 Alternative.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter (SPO)*
Comments:	
Attachment(s):	*VA SPO Policyholder Letter.pdf*

Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Attachment(s):	VA Choice I RS Objection 3 Response 20181016.pdf

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

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_7035 CH1 Alternative.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter (SPO)*
Comments:	
Attachment(s):	*VA SPO Policyholder Letter.pdf*

Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Attachment(s):	VA Choice I RS Objection 3 Response 20181016.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 Schedule Page (SPO)
Comments:	
Attachment(s):	Schedule_SPO_Sample_20180221.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received September 4:

Response 1

Comments:

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

Related Objection 1

Applies To:

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

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

Comments: 1.Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

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

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

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

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

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

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

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

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

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

d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

8.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

a.current assumptions and current rates

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

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

d.current assumptions with the proposed rate increase

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

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

g.original assumptions and original premiums from inception

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

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

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

Changed Items:

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

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

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

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

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

Sincerely,
Ronald Jackson

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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, 2018:

Response 1

Comments:

1) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 1

Applies To:

- Rate Tables, [7035J, 62172, 62274F, 62275, 62276, 62277, 62278] (Rate)

Comments: Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 2

Applies To:

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

Comments: Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf

Satisfied - Item:	Projection Exhibits (4/27/18)
Comments:	
Attachment(s):	NW & WA Projection Exhibits w Lives 20180427.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 3

Applies To:

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

Comments: Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:

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.

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) Due to the details and length of the responses we ask you to see the attached letter.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.

Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	GEFA-131306458	**State Tracking #:**	GEFA-131306458	**Company Tracking #:**	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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

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

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

Sincerely,
Ronald Jackson

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Amendment Letter

Submitted Date: 05/14/2018

Comments:

On April 27 you were inadvertently sent a response intended for Washington. We ask you to ignore that documentation as it has been replaced with the proper response for comments received March 27 from the VA DOI. If there are any questions you may contact me using the information provided below.

Sincerely,

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf*

Satisfied - Item:	Response Letter (5/14/18)
Comments:	
Attachment(s):	VA RS Choice 1 Objection 1 Response 20180514.pdf
Previous Version	
Satisfied - Item:	*Response Letter (4/27/18)*
Comments:	
Attachment(s):	*WA Choice 2 & 2.1 Annual Filing Letter_20180427.pdf*

Satisfied - Item:	Experience Projections (updated as of 5/14/18)
Comments:	
Attachment(s):	VA RS Choice I Objection 1 Attachments 20180514.pdf VA RS Choice I Objection 1 Attachments 20180514.xlsx
Previous Version	
Satisfied - Item:	*Projection Exhibits (4/27/18)*
Comments:	
Attachment(s):	*NW & WA Projection Exhibits w Lives 20180427.pdf*

Satisfied - Item:	Policy and Rider Approvals
Comments:	
Attachment(s):	Choice I Policy & Rider Forms_Approval File.pdf

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

Note To Filer

Created By:

Bill Dismore on 04/30/2018 07:29 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:30 PM

Subject:

Extension Request

Comments:

The requested extension to 5/25/2018 for responses has been received and acknowledged.

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

Note To Reviewer

Created By:

Ronald Jackson on 04/27/2018 07:53 PM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:30 PM

Subject:

Extension Request

Comments:

Mr. Toone, this objection was overlooked in SERFF and was only discovered after responding to the other filings for VA. Therefore, we respectfully request an extension until May 25 in which to respond to the March 27 comments. If there are any questions you may contact us using the information provided.

Sincerely,

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

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

Reviewer Note

Created By:

Bill Dismore on 07/25/2018 09:05 AM

Last Edited By:

Bill Dismore

Submitted On:

02/11/2020 09:28 AM

Subject:

Actuarial Review - Completed

Comments:

-Assigned to ARC - Shawn Parks for analysis on 7/25/2018.
-Rec'd initial review from Shawn on 9/04/2018 with additional questions for company. Sent questions to Company 9/4/2018.
-Co. responded to ARC questions on 10/16/2018. Sent email notice to Shawn Parks. Review by 10/30/2018.
-ARC Summary Report received 10/29/2018.
- Note: On filing GEFA-131306459, the final summary report is being held up pending the BOI's resolution of the issues discussed in this filing GEFA-131306458. Once these issues are resolved, advise Shawn Parks and he will send the final summary report for GEFA-131306459.
-Final Summary report received 1/31/2019 from ARC.

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

September 4, 2018

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #GEFA-131306458**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Genworth Life Insurance Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Request
Please ask the Company to respond to the following:

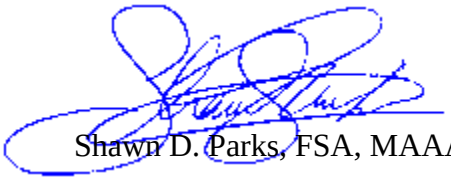
1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.
2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.
3. Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.
4. Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.
5. Please provide the Excel file used to produce Attachment 7 Status of Filings.
6. Please provide a demonstration that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.
7. For all projections requested in the next question, the baseline should comply with the following:
    a. Any paid-up policies should be removed, both from historical experience and future projections.
    b. For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.
    c. Premiums should be at the Virginia rate level for both historical and projected future.
    d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

8. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:
    a. current assumptions and current rates
    b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)
    c. current assumptions and current rates, including paid-up policies (if any)
    d. current assumptions with the proposed rate increase
    e. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)
    f. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
    g. original assumptions and original premiums from inception
    h. actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

    Projections a-h can be separate tabs or combined into separate columns on the same exhibit.
9. For each of the six subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,



Shawn D. Parks, FSA, MAAA

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January 31, 2019

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #GEFA-131306458**
Choice 1 Rate Increase (Post-Stability)

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Genworth Life Insurance Company** (the "Company"). This is a rate increase filing for a block of Individual Long Term Care Insurance.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-150. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the Company has demonstrated compliance with the laws and regulations.

Other Considerations
The Bureau may wish to consider the following item:

- The "PV of Future Loss Test" section indicates that the increase on the Lifetime benefit period policies may need to be decreased.

History and Details of Request

These forms were issued in Virginia from October 2003 through April 2004 and include 345 post-stability policies as of 12/31/2016, representing about 0.1% of the nationwide inforce. In 2012, the Bureau approved one previous rate increase of 60% for lifetime benefit periods and 44% for limited benefit periods. The Company believes that a series of three rate increases is justified for these forms:

Benefit Period	2018	2020	2023	Alternative
Limited	55%	55%	55%	161%
Lifetime	72%	72%	72%	250%

The Company is currently requesting only the first increase of 55%/72%. The Alternative rate increase shown above is the amount that the Company states would be the equivalent one-time increase.

The Company would also like to offer what they are calling Stable Premium Option. This would provide a 3-year benefit period, 1% inflation and a rate guarantee until 2028.

The Company cites the following rationale for this increase: lower claim termination rates, higher benefit utilization rates, and more policies surviving to claim than originally anticipated.

Requests were sent to the Company for additional information and the Company's responses clarified issues which arose during the course of my review. The Bureau was involved in all correspondence with the Company.

Methodology

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

Assumptions are consistent with those used for 2016 cash flow testing, but include provisions for moderately adverse experience.

Morbidity – The current morbidity assumptions for incidence, utilization and continuance are based on the Company's own experience through 2015 with 10 years of future morbidity improvement. The original assumptions were based on Company experience and the 1982-1984 NLTCS. An in-depth analysis of the Company's methodology for setting their morbidity assumptions was undertaken by the Bureau in 2015.

The A/E based on the revised assumptions is about 100% for incidence and 99% for terminations. Under original assumptions, the overall claim cost A/E is 176%.

Credibility was determined based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016. Under the formula recommended, 3,246 claims are needed for full LTCI data credibility. The standard is applied to cumulative historical experience to determine the credibility of the block. The Company's aggregate morbidity is based on over 200,000 claims, resulting in full credibility. This block of policies contains approximately 23,750 claims, giving the data full credibility based on the standard above.

Mortality – The assumed mortality is based on Company experience through 2015 and includes 10 years of future mortality improvement. The original mortality was based on the 1983 IAM Table. The current mortality produces an A/E ratio of 98% versus 54% under original assumptions.

Voluntary Lapse –The current lapse assumptions are based on Company experience through 2015, varying by issue age, duration, benefit inflation option, marital status, risk class and benefit period. They fit reasonably well with the actual historical experience (98% A/E overall vs. 52% on original pricing). The average minimum lapse rate under the current assumption is 0.76% versus 2.0% under the original assumption. Note that the current lapse rates increase with advanced attained age due to underreporting of deaths.

Interest – the average maximum valuation interest rate of 4.5% is used for discounting the projections.

Projections

The loss ratio projections as of 12/31/2016 are summarized below.

Benefit Period	Inflation	Original LR	No Increase			With Increase			From Inception
			Future	Fut/ALR	Lifetime	Future	Fut/ALR	Lifetime	
Limited	None	45%	173%	132%	78%	127%	98%	73%	39%
Lifetime	None	48%	211%	178%	111%	144%	122%	99%	49%
Limited	Simple	65%	260%	227%	110%	187%	164%	99%	57%
Lifetime	Simple	67%	238%	208%	123%	157%	138%	104%	55%
Limited	Compound	80%	241%	211%	104%	170%	149%	90%	55%
Lifetime	Compound	85%	211%	180%	104%	136%	116%	85%	48%
Limited	**Total**	69%	239%	207%	101%	170%	148%	90%	53%
Lifetime	**Total**	79%	216%	185%	108%	140%	120%	90%	50%

58/85 Test

Row	Description	Lifetime	Limited	Total
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit III*):	3,194,123,830	5,076,365,540	8,270,489,370
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	3,027,016,244	4,893,113,664	7,920,129,908
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	167,107,586	183,251,876	350,359,462
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	3,331,832,472	3,281,301,359	6,613,133,831
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	1,323,495,127	1,601,631,073	2,925,126,200
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	2,008,337,345	1,679,670,286	3,688,007,631
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	1,059,114,795	1,697,642,655	2,756,757,450
(8)	PV Future Incurred Claims (Exhibit III)	4,786,964,516	5,778,377,708	10,565,342,224
(9)	Total Incurred Claims: (7) + (8)	5,846,079,311	7,476,020,363	13,322,099,674
	Original LR	79%	69%	
(10)	MAX(0.58,orig LR) x [(2) + (5)] + MAX(0.85,orig LR) x [(3) + (6)] =	5,298,441,137	6,096,582,206	11,395,023,343
(11)	Test: Is (9) >= (10)?	PASS	PASS	PASS

PV of Future Loss Test

Benefit Period	Inflation	Original	Current	Proposed	Limit
Limited	None	(31.4)	(166.7)	(87.2)	55%
Lifetime	None	(14.8)	(79.3)	(47.9)	72%
Limited	Simple	(401.5)	(938.8)	(725.7)	55%
Lifetime	Simple	(212.8)	(520.7)	(336.8)	72%
Limited	Compound	(1,290.2)	(2,079.8)	(1,491.3)	55%
Lifetime	Compound	(1,274.2)	(1,836.6)	(950.8)	46%
Limited	**Total**	(1,723.1)	(3,185.4)	(2,304.2)	55%
Lifetime	**Total**	(1,501.7)	(2,436.6)	(1,335.5)	61%

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions (Attachment 8.g.); 2) current assumptions and current premiums (Attachment 8.a.); and 3) current assumptions and proposed premiums (Attachment 8.d.). The results show that the expected loss with the requested increase is less than that expected under original assumptions for the highlighted cells above. My suggestion to reconcile this test would be to reduce the increase on Lifetime benefit periods from 72% to 61%.

State Rate Equity

The statistics related to rate actions in all states are presented in the table below. While the requested increase would put Virginia's average above the nationwide average, the Company is proactively pursuing what they call their Multi-Year Rate Action Plan across all jurisdictions, meeting with the Commissioners and staff of the various states. The magnitude of the requested increases is high and it is not yet evident how receptive the states will be to these increases.

Benefit Period	NW Range	NW Avg	VA Curr	VA Prop
Limited	0%-227%	73%	44%	123%
Lifetime	0%-307%	92%	60%	175%

Reliance and Qualifications

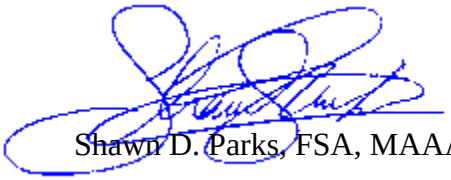
I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,



Shawn D. Parks, FSA, MAAA

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

Reviewer Note

Created By:

Bob Grissom on 07/16/2018 12:38 PM

Last Edited By:

Bill Dismore

Submitted On:

02/11/2020 09:27 AM

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-131306458

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $4,737(Lifetime)/$2,901(Limited) - After Rate Increase

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

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

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

Number of Policy Holders Affected : 345

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

Form#	"Product Name"(if applicable)
7035J	Long Term Care Insurance Policy
62172	Restoration of Benefits Rider
62274F	Nonforfeiture Benefit Rider
62275	International Coverage Rider
62276	Extended Elimination Period Rider
62277	Family Care Coverage Rider
62278	Extended Facility Definition 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.”

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed by Bureau of Insurance

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

SERFF Tracking Number: GEFA-131306458

Disposition: Approved

Approval Date: 6/28/2019

Revised Rates

Average Annual Premium Per Member: $2,901 (Limited Benefit Period)
$4,737 (Lifetime Benefit Period)

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

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

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

Number of Policy Holders Affected: 345

Genworth Life Insurance Company (the Company) requested a 55% increase for their limited benefit period plans and a 72% increase for their lifetime benefit period plans for individual long-term care insurance forms (7035J and riders). As the forms were issued in Virginia from 1998 through 2003, the experience was reviewed based on the rules in effect at the time of issue. For policies issued on October 1, 2003 or later, they were reviewed according to the requirements of 14VAC5-200-153 (post-rate stability).

The Bureau of Insurance's (the Bureau) consulting actuary reviewed the filing and indicated that the rate increase will result in lifetime loss ratios more than the original target for this block (69% (Limited) and 79% (Lifetime) vs. 90% (Limited) and 90% (Lifetime)). Therefore, the requested rate increase was approved.

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. 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.

This increase will impact approximately 132 insureds with Limited Benefit Period plans and 213 insureds with Lifetime Benefit Period plans in Virginia. 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.

Even with this increase, the Company advised that they believe additional increases will be needed on this block unless the actual experience improves.

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. In addition, the Company has developed a stable premium option endorsement. 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

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. 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.

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Form Schedule

Lead Form Number: 7035END-SPO 0717

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 10/02/2019	Stable Premium Option Endorsement	7035END-SPO 0717	POLA	Initial		50.900	7035END-SPO 0717.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

A Delaware domiciled stock insurance company (herein called We, Us and Our)
Administrative Office: [3100 Albert Lankford Drive, Lynchburg, VA 24501]

[Insured/Policyholder]: **[Policy] Number:**

STABLE PREMIUM OPTION ENDORSEMENT

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

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

The effective date of this Endorsement is **[***policy anniversary date***]**.

Lifetime Payment Maximum

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

Automatic Compound 1% Benefit Increases

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

- The attached updated policy Schedule reflects this change to the Benefit Increase provision.

Elimination Period **[**and co-insurance**]**

- **[**As shown on the accompanying updated Schedule, the Elimination Period is changed to 180 days for the Long Term Care Facility Benefit, and a 90-day Elimination Period is added for the Home Care Benefit.

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

  The number of days for which an Insured Person must incur expenses that qualify for payments under the Long Term Care Facility Benefit or Home Care Benefit; but for which we will NOT pay benefits. It can be satisfied by: (1) for the Long Term Care Facility Benefit, days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit Days), or days the Insured Person receives services

covered under the Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care; or (2) for the Home Care Benefit, days for which payment would otherwise be made under either the Home Care Benefit or the Long Term Care Facility Benefit (including Bed Reservation Benefit Days). Days used to satisfy the Elimination Period do not need to be consecutive.

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

- The "Additional Feature" section of the "Privileged Care Coordination Services" provision is deleted in its entirety.

- The third paragraph of the "Home Care Benefit" provision is deleted in its entirety.

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

  We will continue to pay benefits under the Long Term Care Facility Benefit, or give Elimination Period credit for either the Long Term Care Facility Benefit or Home Care Benefit, for each day an Insured Person:
  - is temporarily absent during a stay in the Long Term Care Facility; and
  - is charged to reserve his or her accommodations in that facility.

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

  We will waive premium payments for each coverage month that begins while an Insured Person is receiving either:
  - Long Term Care Facility Benefits (after satisfying the Elimination Period); or
  - Home Care Benefits (after satisfying the Elimination Period).**]**

OR

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

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

  Subject to the limitation below, we will pay ninety percent (90%) of the expenses an Insured Person incurs for the following care and support services that are consistent with his or her Plan of Care and are received other than while in a Long Term Care Facility:

Licensed providers	-	Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist
Other personnel	-	Home Health Aide and Personal Care Attendant

		Services;
	-	Homemaker Services; and
	-	Chore Services;
Community Care	-	Adult Day Care; and
	-	Hospice Care

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

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

Impact to your premium

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

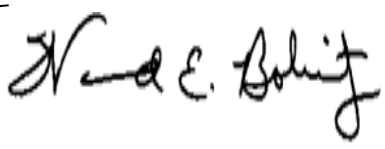
Limited options to change coverage

- If you decide that you do not wish to keep the benefit changes made pursuant to this Endorsement but instead wish to revert to the benefits you had prior to selecting this Endorsement, You must change your decision in writing within 60 days of our written confirmation of the benefit changes made pursuant to this Endorsement. After the 60-day period, you cannot revert back to the benefits you had prior to selecting this Endorsement.

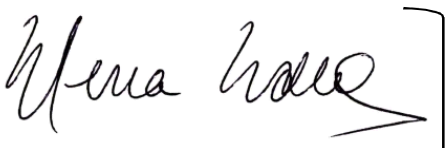
- Other than Your right described above to provide written notice that you do not wish to keep the benefit changes made pursuant to this Endorsement, once you have selected this Endorsement the only benefit change that you may make going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider. Changing your Daily Payment Maximum will impact other benefits and maximum coverage amounts under your policy.

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

Signed for Genworth Life Insurance Company.



Ward E. Bobitz
Secretary



Elena Edwards
Senior Vice President

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	51.600%
Effective Date of Last Rate Revision:	07/09/2013
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-128772069

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	63.100%	63.100%	$480,983	345	$762,149	72.000%	55.000%

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7035J, 62172, 62274F, 62275, 62276, 62277, 62278	Revised	Previous State Filing Number: GEFA-128772069 Percent Rate Change Request: 63.1	VA Choice I RS Rate Tables Appendix A.PDF, VA Choice I RS Rate Tables Appendix B.PDF,
2		Stable Premioum Option Rate Table	7035END-SPO 0717	New		VA Choice I Stable Premium Option Rate Tables Appendix C.PDF,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	83.20	76.80	124.80	112.00	169.60	158.40
25-29	88.00	84.80	134.40	123.20	184.00	171.20
30-34	97.60	89.60	144.00	132.80	196.80	185.60
35-39	104.00	99.20	156.80	142.40	212.80	198.40
40-44	112.00	105.60	169.60	155.20	230.40	214.40
45	112.00	105.60	169.60	155.20	230.40	214.40
46	116.80	108.80	172.80	156.80	233.60	219.20
47	118.40	110.40	174.40	158.40	240.00	224.00
48	118.40	112.00	177.60	161.60	243.20	227.20
49	120.00	115.20	180.80	163.20	244.80	228.80
50	124.80	115.20	185.60	169.60	249.60	233.60
51	126.40	120.00	190.40	174.40	254.40	236.80
52	132.80	124.80	198.40	180.80	262.40	246.40
53	136.00	128.00	208.00	192.00	273.60	256.00
54	144.00	134.40	220.80	204.80	283.20	265.60
55	150.40	142.40	235.20	219.20	297.60	278.40
56	161.60	150.40	251.20	235.20	315.20	294.40
57	174.40	161.60	267.20	251.20	334.40	310.40
58	180.80	171.20	286.40	272.00	353.60	331.20
59	198.40	185.60	307.20	291.20	374.40	350.40
60	209.60	193.60	326.40	310.40	396.80	371.20
61	227.20	209.60	352.00	336.00	424.00	396.80
62	244.80	227.20	374.40	355.20	452.80	424.00
63	264.00	246.40	395.20	374.40	484.80	456.00
64	281.60	262.40	414.40	393.60	516.80	488.00
65	305.60	283.20	436.80	411.20	552.00	523.20
66	329.60	308.80	462.40	433.60	593.60	561.60
67	360.00	339.20	504.00	472.00	640.00	604.80
68	400.00	374.40	560.00	528.00	694.40	654.40
69	443.20	416.00	630.40	592.00	756.80	710.40
70	496.00	462.40	712.00	668.80	824.00	768.00
71	545.60	510.40	793.60	745.60	891.20	828.80
72	604.80	566.40	878.40	824.00	972.80	904.00
73	672.00	627.20	966.40	905.60	1,056.00	982.40
74	740.80	689.60	1,057.60	990.40	1,148.80	1,072.00
75	820.80	758.40	1,153.60	1,076.80	1,249.60	1,172.80
76	900.80	836.80	1,256.00	1,174.40	1,356.80	1,276.80
77	993.60	921.60	1,374.40	1,284.80	1,478.40	1,393.60
78	1,078.40	1,003.20	1,491.20	1,395.20	1,592.00	1,502.40
79	1,164.80	1,088.00	1,611.20	1,510.40	1,710.40	1,612.80
80	1,259.20	1,177.60	1,739.20	1,635.20	1,830.40	1,726.40
81	1,364.80	1,278.40	1,878.40	1,771.20	1,966.40	1,852.80
82	1,486.40	1,393.60	2,041.60	1,926.40	2,118.40	1,996.80
83	1,630.40	1,531.20	2,228.80	2,102.40	2,288.00	2,158.40
84	1,800.00	1,688.00	2,444.80	2,305.60	2,486.40	2,345.60
85	1,964.80	1,840.00	2,665.60	2,513.60	2,710.40	2,558.40
86	2,140.80	2,004.80	2,905.60	2,739.20	2,953.60	2,787.20
87	2,334.40	2,184.00	3,168.00	2,985.60	3,219.20	3,038.40
88	2,544.00	2,382.40	3,454.40	3,256.00	3,510.40	3,312.00
89	2,774.40	2,595.20	3,764.80	3,547.20	3,827.20	3,611.20
90	3,024.00	2,830.40	4,102.40	3,867.20	4,172.80	3,934.40
91	3,296.00	3,084.80	4,470.40	4,214.40	4,545.60	4,288.00
92	3,593.60	3,363.20	4,873.60	4,593.60	4,955.20	4,673.60
93	3,916.80	3,667.20	5,312.00	5,008.00	5,403.20	5,096.00
94	4,268.80	3,996.80	5,790.40	5,459.20	5,888.00	5,553.60

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	63.36	60.48	93.60	87.84	131.04	125.28
25-29	67.68	64.80	100.80	93.60	142.56	133.92
30-34	74.88	69.12	110.88	100.80	154.08	144.00
35-39	79.20	76.32	119.52	110.88	167.04	155.52
40-44	87.84	80.64	128.16	119.52	178.56	168.48
45	87.84	80.64	128.16	119.52	178.56	168.48
46	89.28	82.08	131.04	120.96	182.88	171.36
47	90.72	84.96	133.92	123.84	185.76	172.80
48	92.16	84.96	136.80	126.72	188.64	177.12
49	93.60	87.84	139.68	128.16	190.08	177.12
50	95.04	87.84	142.56	131.04	192.96	181.44
51	96.48	89.28	145.44	135.36	197.28	184.32
52	99.36	92.16	149.76	139.68	204.48	191.52
53	103.68	95.04	158.40	146.88	210.24	195.84
54	108.00	102.24	167.04	156.96	218.88	204.48
55	116.64	108.00	178.56	168.48	227.52	213.12
56	122.40	115.20	188.64	175.68	239.04	223.20
57	131.04	120.96	201.60	188.64	253.44	236.16
58	141.12	131.04	217.44	201.60	267.84	250.56
59	149.76	141.12	234.72	220.32	286.56	264.96
60	161.28	148.32	250.56	234.72	305.28	283.68
61	174.24	159.84	267.84	250.56	326.88	302.40
62	187.20	172.80	288.00	267.84	347.04	324.00
63	200.16	185.76	303.84	286.56	371.52	345.60
64	216.00	200.16	322.56	300.96	396.00	368.64
65	230.40	214.56	341.28	318.24	420.48	390.24
66	250.56	231.84	362.88	339.84	449.28	417.60
67	273.60	252.00	394.56	368.64	482.40	449.28
68	305.28	282.24	439.20	408.96	527.04	491.04
69	336.96	313.92	489.60	455.04	574.56	532.80
70	374.40	348.48	547.20	509.76	627.84	583.20
71	416.16	387.36	609.12	565.92	682.56	632.16
72	465.12	432.00	672.48	626.40	744.48	689.76
73	515.52	475.20	735.84	682.56	809.28	751.68
74	570.24	528.48	804.96	744.48	884.16	820.80
75	629.28	580.32	878.40	816.48	961.92	894.24
76	692.64	639.36	956.16	887.04	1,042.56	970.56
77	766.08	709.92	1,046.88	973.44	1,139.04	1,061.28
78	836.64	774.72	1,140.48	1,061.28	1,228.32	1,147.68
79	908.64	843.84	1,234.08	1,150.56	1,321.92	1,232.64
80	983.52	912.96	1,336.32	1,247.04	1,421.28	1,323.36
81	1,069.92	995.04	1,447.20	1,352.16	1,524.96	1,424.16
82	1,170.72	1,088.64	1,573.92	1,473.12	1,645.92	1,537.92
83	1,285.92	1,196.64	1,717.92	1,607.04	1,781.28	1,663.20
84	1,424.16	1,323.36	1,884.96	1,762.56	1,936.80	1,810.08
85	1,552.32	1,444.32	2,053.44	1,920.96	2,109.60	1,972.80
86	1,692.00	1,573.92	2,239.20	2,095.20	2,299.68	2,151.36
87	1,844.64	1,716.48	2,440.80	2,283.84	2,507.04	2,345.76
88	2,010.24	1,870.56	2,659.68	2,489.76	2,731.68	2,556.00
89	2,191.68	2,037.60	2,900.16	2,714.40	2,977.92	2,786.40
90	2,388.96	2,221.92	3,162.24	2,956.32	3,245.76	3,035.52
91	2,603.52	2,422.08	3,445.92	3,222.72	3,538.08	3,309.12
92	2,838.24	2,640.96	3,756.96	3,512.16	3,856.32	3,608.64
93	3,093.12	2,880.00	4,093.92	3,828.96	4,203.36	3,934.08
94	3,372.48	3,137.76	4,462.56	4,174.56	4,580.64	4,289.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	51.84	48.96	79.20	74.88	112.32	105.12
25-29	56.16	51.84	84.96	79.20	120.96	113.76
30-34	61.92	56.16	92.16	87.84	129.60	123.84
35-39	66.24	60.48	99.36	93.60	141.12	131.04
40-44	73.44	64.80	106.56	100.80	152.64	142.56
45	73.44	64.80	106.56	100.80	152.64	142.56
46	73.44	64.80	108.00	103.68	154.08	144.00
47	74.88	66.24	110.88	105.12	156.96	146.88
48	76.32	67.68	112.32	106.56	158.40	151.20
49	76.32	67.68	113.76	106.56	158.40	151.20
50	77.76	70.56	116.64	109.44	161.28	154.08
51	79.20	70.56	118.08	112.32	167.04	155.52
52	82.08	74.88	125.28	116.64	168.48	156.96
53	86.40	79.20	131.04	120.96	174.24	162.72
54	90.72	82.08	135.36	126.72	182.88	169.92
55	95.04	89.28	145.44	133.92	187.20	172.80
56	100.80	92.16	155.52	144.00	197.28	181.44
57	106.56	100.80	167.04	154.08	208.80	191.52
58	116.64	106.56	175.68	162.72	220.32	200.16
59	125.28	115.20	188.64	174.24	236.16	214.56
60	132.48	120.96	207.36	188.64	252.00	230.40
61	144.00	132.48	221.76	201.60	267.84	247.68
62	156.96	144.00	237.60	220.32	289.44	263.52
63	167.04	151.20	254.88	234.72	306.72	277.92
64	177.12	162.72	270.72	252.00	322.56	295.20
65	188.64	172.80	290.88	267.84	341.28	311.04
66	204.48	187.20	309.60	288.00	362.88	331.20
67	223.20	204.48	335.52	311.04	390.24	357.12
68	249.12	227.52	371.52	342.72	427.68	388.80
69	276.48	253.44	408.96	377.28	468.00	429.12
70	306.72	282.24	455.04	417.60	515.52	470.88
71	342.72	315.36	499.68	459.36	560.16	516.96
72	381.60	349.92	551.52	504.00	613.44	567.36
73	423.36	390.24	603.36	551.52	671.04	617.76
74	468.00	432.00	656.64	601.92	731.52	673.92
75	519.84	479.52	717.12	658.08	796.32	732.96
76	576.00	529.92	783.36	718.56	866.88	793.44
77	637.92	586.08	861.12	792.00	947.52	869.76
78	701.28	645.12	938.88	864.00	1,023.84	940.32
79	766.08	707.04	1,018.08	938.88	1,104.48	1,013.76
80	835.20	767.52	1,105.92	1,019.52	1,190.88	1,092.96
81	912.96	839.52	1,203.84	1,111.68	1,280.16	1,179.36
82	1,002.24	923.04	1,310.40	1,211.04	1,385.28	1,275.84
83	1,104.48	1,016.64	1,431.36	1,323.36	1,503.36	1,385.28
84	1,226.88	1,128.96	1,568.16	1,451.52	1,637.28	1,507.68
85	1,337.76	1,229.76	1,709.28	1,581.12	1,784.16	1,644.48
86	1,458.72	1,342.08	1,863.36	1,725.12	1,944.00	1,792.80
87	1,589.76	1,463.04	2,030.40	1,879.20	2,119.68	1,955.52
88	1,732.32	1,595.52	2,213.28	2,050.56	2,311.20	2,129.76
89	1,887.84	1,739.52	2,412.00	2,234.88	2,520.00	2,319.84
90	2,057.76	1,895.04	2,629.44	2,435.04	2,746.08	2,530.08
91	2,243.52	2,064.96	2,865.60	2,653.92	2,993.76	2,757.60
92	2,446.56	2,250.72	3,121.92	2,891.52	3,263.04	3,005.28
93	2,665.44	2,453.76	3,402.72	3,150.72	3,556.80	3,277.44
94	2,905.92	2,674.08	3,710.88	3,434.40	3,877.92	3,571.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	47.52	43.20	67.68	63.36	97.92	90.72
25-29	50.40	47.52	74.88	67.68	105.12	97.92
30-34	53.28	50.40	79.20	74.88	113.76	105.12
35-39	57.60	53.28	87.84	79.20	123.84	113.76
40-44	63.36	57.60	93.60	87.84	131.04	123.84
45	63.36	57.60	93.60	87.84	131.04	123.84
46	69.12	60.48	95.04	89.28	133.92	125.28
47	73.44	61.92	97.92	90.72	138.24	126.72
48	73.44	61.92	97.92	90.72	139.68	128.16
49	73.44	61.92	99.36	92.16	141.12	129.60
50	74.88	63.36	102.24	95.04	142.56	131.04
51	76.32	66.24	103.68	96.48	144.00	132.48
52	79.20	66.24	108.00	100.80	148.32	138.24
53	80.64	67.68	113.76	105.12	152.64	141.12
54	83.52	70.56	120.96	112.32	158.40	145.44
55	89.28	76.32	129.60	118.08	167.04	149.76
56	93.60	80.64	135.36	125.28	172.80	158.40
57	102.24	87.84	145.44	133.92	182.88	168.48
58	108.00	92.16	156.96	144.00	194.40	174.24
59	118.08	100.80	168.48	154.08	207.36	187.20
60	128.16	108.00	178.56	162.72	221.76	200.16
61	135.36	118.08	194.40	174.24	237.60	214.56
62	146.88	125.28	208.80	188.64	250.56	227.52
63	158.40	136.80	221.76	203.04	267.84	243.36
64	169.92	145.44	239.04	217.44	282.24	256.32
65	181.44	155.52	253.44	231.84	300.96	275.04
66	195.84	167.04	275.04	252.00	318.24	290.88
67	213.12	182.88	296.64	273.60	342.72	311.04
68	236.16	201.60	326.88	298.08	372.96	341.28
69	263.52	224.64	358.56	328.32	408.96	374.40
70	292.32	252.00	394.56	361.44	449.28	410.40
71	325.44	279.36	433.44	397.44	489.60	447.84
72	362.88	311.04	476.64	434.88	535.68	491.04
73	400.32	342.72	522.72	476.64	583.20	535.68
74	443.52	380.16	571.68	522.72	636.48	584.64
75	491.04	420.48	626.40	571.68	694.08	635.04
76	540.00	460.80	682.56	623.52	748.80	688.32
77	600.48	514.08	751.68	686.88	822.24	753.12
78	662.40	564.48	816.48	748.80	887.04	813.60
79	721.44	619.20	885.60	813.60	953.28	875.52
80	787.68	676.80	960.48	881.28	1,025.28	940.32
81	864.00	741.60	1,041.12	957.60	1,104.48	1,012.32
82	947.52	815.04	1,131.84	1,041.12	1,192.32	1,091.52
83	1,045.44	898.56	1,234.08	1,136.16	1,291.68	1,183.68
84	1,157.76	995.04	1,353.60	1,247.04	1,404.00	1,287.36
85	1,262.88	1,084.32	1,474.56	1,359.36	1,530.72	1,402.56
86	1,375.20	1,182.24	1,607.04	1,481.76	1,668.96	1,529.28
87	1,497.60	1,288.80	1,751.04	1,615.68	1,820.16	1,667.52
88	1,632.96	1,404.00	1,909.44	1,761.12	1,984.32	1,818.72
89	1,778.40	1,530.72	2,080.80	1,919.52	2,162.88	1,981.44
90	1,938.24	1,668.96	2,268.00	2,093.76	2,357.28	2,158.56
91	2,111.04	1,820.16	2,472.48	2,282.40	2,570.40	2,354.40
92	2,302.56	1,984.32	2,695.68	2,486.88	2,802.24	2,566.08
93	2,508.48	2,162.88	2,937.60	2,710.08	3,054.24	2,796.48
94	2,734.56	2,357.28	3,202.56	2,954.88	3,329.28	3,048.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	37.44	34.56	51.84	48.96	76.32	67.68
25-29	41.76	36.00	56.16	51.84	80.64	74.88
30-34	46.08	40.32	61.92	56.16	89.28	79.20
35-39	48.96	43.20	66.24	60.48	95.04	84.96
40-44	51.84	47.52	73.44	64.80	103.68	92.16
45	51.84	47.52	73.44	64.80	103.68	92.16
46	51.84	48.96	74.88	66.24	105.12	93.60
47	53.28	48.96	76.32	67.68	106.56	95.04
48	53.28	48.96	77.76	69.12	108.00	97.92
49	56.16	50.40	77.76	69.12	108.00	97.92
50	56.16	51.84	80.64	73.44	112.32	100.80
51	56.16	51.84	82.08	74.88	112.32	100.80
52	57.60	53.28	83.52	77.76	115.20	105.12
53	60.48	54.72	90.72	82.08	119.52	108.00
54	63.36	56.16	95.04	86.40	125.28	112.32
55	67.68	61.92	102.24	92.16	129.60	118.08
56	69.12	63.36	106.56	96.48	133.92	120.96
57	76.32	66.24	116.64	105.12	144.00	129.60
58	80.64	70.56	122.40	113.76	154.08	138.24
59	89.28	79.20	131.04	118.08	161.28	145.44
60	95.04	87.84	142.56	128.16	172.80	156.96
61	103.68	93.60	149.76	135.36	185.76	169.92
62	115.20	103.68	161.28	145.44	197.28	178.56
63	120.96	110.88	174.24	156.96	210.24	191.52
64	129.60	118.08	188.64	169.92	221.76	201.60
65	136.80	125.28	201.60	181.44	237.60	214.56
66	148.32	136.80	217.44	197.28	250.56	227.52
67	161.28	146.88	234.72	211.68	270.72	247.68
68	178.56	162.72	256.32	230.40	295.20	267.84
69	198.72	181.44	282.24	254.88	322.56	292.32
70	223.20	203.04	306.72	279.36	351.36	316.80
71	244.80	226.08	334.08	302.40	383.04	347.04
72	273.60	249.12	367.20	334.08	417.60	375.84
73	300.96	275.04	403.20	367.20	453.60	411.84
74	331.20	300.96	444.96	403.20	493.92	449.28
75	365.76	329.76	489.60	443.52	534.24	488.16
76	400.32	362.88	534.24	485.28	581.76	531.36
77	446.40	403.20	586.08	532.80	630.72	577.44
78	491.04	444.96	636.48	577.44	679.68	622.08
79	538.56	489.60	686.88	623.52	730.08	663.84
80	591.84	540.00	738.72	672.48	781.92	709.92
81	648.00	594.72	797.76	724.32	838.08	760.32
82	712.80	655.20	864.00	786.24	902.88	816.48
83	784.80	720.00	940.32	856.80	973.44	879.84
84	866.88	794.88	1,031.04	938.88	1,056.96	957.60
85	944.64	868.32	1,124.64	1,020.96	1,153.44	1,042.56
86	1,031.04	946.08	1,225.44	1,113.12	1,255.68	1,136.16
87	1,124.64	1,032.48	1,336.32	1,213.92	1,369.44	1,238.40
88	1,225.44	1,126.08	1,457.28	1,321.92	1,493.28	1,349.28
89	1,336.32	1,226.88	1,588.32	1,441.44	1,625.76	1,471.68
90	1,457.28	1,337.76	1,729.44	1,572.48	1,772.64	1,602.72
91	1,588.32	1,458.72	1,886.40	1,713.60	1,933.92	1,748.16
92	1,729.44	1,589.76	2,056.32	1,869.12	2,106.72	1,906.56
93	1,886.40	1,732.32	2,240.64	2,036.16	2,295.36	2,077.92
94	2,056.32	1,887.84	2,442.24	2,219.04	2,501.28	2,263.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	51.84	48.96	76.32	70.56	106.56	100.80
25-29	54.72	51.84	82.08	76.32	115.20	108.00
30-34	60.48	56.16	89.28	82.08	125.28	116.64
35-39	64.80	61.92	96.48	89.28	135.36	125.28
40-44	70.56	64.80	103.68	96.48	144.00	136.80
45	70.56	64.80	103.68	96.48	144.00	136.80
46	72.00	66.24	106.56	97.92	148.32	138.24
47	73.44	69.12	108.00	100.80	149.76	139.68
48	74.88	69.12	110.88	102.24	152.64	144.00
49	76.32	70.56	113.76	103.68	154.08	144.00
50	76.32	70.56	115.20	106.56	156.96	146.88
51	77.76	72.00	118.08	109.44	159.84	149.76
52	80.64	74.88	120.96	113.76	165.60	155.52
53	83.52	76.32	128.16	119.52	169.92	158.40
54	87.84	83.52	135.36	126.72	177.12	165.60
55	95.04	87.84	144.00	136.80	184.32	172.80
56	99.36	93.60	152.64	142.56	192.96	181.44
57	106.56	97.92	162.72	152.64	205.92	191.52
58	113.76	106.56	175.68	162.72	217.44	203.04
59	120.96	113.76	190.08	178.56	231.84	214.56
60	131.04	119.52	203.04	190.08	247.68	230.40
61	141.12	129.60	217.44	203.04	264.96	244.80
62	151.20	139.68	233.28	217.44	280.80	262.08
63	162.72	149.76	246.24	231.84	300.96	279.36
64	175.68	162.72	260.64	243.36	321.12	298.08
65	187.20	174.24	276.48	257.76	341.28	316.80
66	203.04	187.20	293.76	275.04	364.32	338.40
67	221.76	204.48	319.68	298.08	390.24	364.32
68	247.68	228.96	355.68	331.20	426.24	397.44
69	273.60	254.88	396.00	368.64	465.12	432.00
70	303.84	282.24	443.52	413.28	508.32	472.32
71	336.96	313.92	493.92	457.92	552.96	512.64
72	377.28	349.92	544.32	506.88	603.36	558.72
73	417.60	384.48	596.16	552.96	655.20	609.12
74	462.24	427.68	652.32	603.36	715.68	665.28
75	509.76	469.44	711.36	660.96	779.04	724.32
76	561.60	518.40	774.72	718.56	843.84	786.24
77	620.64	574.56	848.16	789.12	923.04	859.68
78	678.24	627.84	924.48	859.68	995.04	930.24
79	735.84	684.00	999.36	931.68	1,071.36	997.92
80	796.32	740.16	1,082.88	1,009.44	1,150.56	1,071.36
81	866.88	806.40	1,172.16	1,095.84	1,235.52	1,153.44
82	948.96	881.28	1,274.40	1,193.76	1,333.44	1,245.60
83	1,041.12	969.12	1,391.04	1,301.76	1,442.88	1,347.84
84	1,153.44	1,071.36	1,526.40	1,427.04	1,568.16	1,465.92
85	1,257.12	1,169.28	1,663.20	1,556.64	1,709.28	1,598.40
86	1,370.88	1,274.40	1,814.40	1,697.76	1,863.36	1,742.40
87	1,494.72	1,391.04	1,977.12	1,850.40	2,030.40	1,899.36
88	1,628.64	1,514.88	2,154.24	2,016.00	2,213.28	2,070.72
89	1,775.52	1,650.24	2,348.64	2,198.88	2,412.00	2,256.48
90	1,935.36	1,800.00	2,561.76	2,394.72	2,629.44	2,458.08
91	2,108.16	1,961.28	2,790.72	2,610.72	2,865.60	2,679.84
92	2,299.68	2,139.84	3,042.72	2,845.44	3,123.36	2,923.20
93	2,505.60	2,332.80	3,316.32	3,101.76	3,404.16	3,186.72
94	2,731.68	2,541.60	3,614.40	3,381.12	3,710.88	3,474.72

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	41.76	40.32	64.80	61.92	92.16	86.40
25-29	46.08	41.76	69.12	64.80	99.36	93.60
30-34	50.40	46.08	74.88	72.00	106.56	100.80
35-39	54.72	48.96	80.64	76.32	115.20	106.56
40-44	60.48	53.28	86.40	82.08	125.28	116.64
45	60.48	53.28	86.40	82.08	125.28	116.64
46	60.48	53.28	87.84	84.96	125.28	118.08
47	61.92	54.72	90.72	86.40	128.16	119.52
48	61.92	54.72	92.16	86.40	129.60	123.84
49	61.92	54.72	93.60	86.40	129.60	123.84
50	63.36	57.60	95.04	89.28	132.48	125.28
51	64.80	57.60	96.48	92.16	136.80	126.72
52	67.68	61.92	102.24	95.04	138.24	128.16
53	70.56	64.80	106.56	99.36	142.56	132.48
54	74.88	67.68	110.88	103.68	149.76	138.24
55	77.76	73.44	119.52	109.44	152.64	141.12
56	82.08	74.88	126.72	118.08	161.28	148.32
57	86.40	82.08	136.80	125.28	171.36	156.96
58	95.04	86.40	144.00	132.48	180.00	164.16
59	102.24	93.60	154.08	142.56	192.96	175.68
60	108.00	99.36	169.92	154.08	205.92	188.64
61	118.08	108.00	181.44	164.16	218.88	203.04
62	128.16	118.08	194.40	180.00	236.16	216.00
63	136.80	123.84	208.80	191.52	250.56	227.52
64	145.44	132.48	221.76	205.92	263.52	241.92
65	154.08	141.12	237.60	218.88	279.36	254.88
66	167.04	152.64	253.44	236.16	296.64	270.72
67	182.88	167.04	273.60	254.88	319.68	292.32
68	203.04	185.76	303.84	280.80	349.92	318.24
69	226.08	207.36	334.08	308.16	383.04	351.36
70	250.56	230.40	371.52	341.28	421.92	384.48
71	280.80	257.76	408.96	375.84	457.92	421.92
72	312.48	286.56	450.72	411.84	501.12	463.68
73	345.60	319.68	493.92	450.72	548.64	505.44
74	383.04	352.80	537.12	492.48	597.60	551.52
75	424.80	391.68	586.08	538.56	650.88	599.04
76	470.88	433.44	640.80	587.52	708.48	648.00
77	521.28	479.52	704.16	648.00	774.72	711.36
78	573.12	527.04	767.52	707.04	836.64	768.96
79	626.40	577.44	832.32	767.52	902.88	829.44
80	682.56	627.84	904.32	833.76	973.44	892.80
81	745.92	686.88	983.52	908.64	1,046.88	964.80
82	819.36	754.56	1,071.36	990.72	1,131.84	1,042.56
83	902.88	830.88	1,170.72	1,081.44	1,228.32	1,131.84
84	1,003.68	923.04	1,281.60	1,186.56	1,337.76	1,232.64
85	1,092.96	1,005.12	1,396.80	1,293.12	1,458.72	1,344.96
86	1,192.32	1,097.28	1,523.52	1,409.76	1,589.76	1,465.92
87	1,300.32	1,196.64	1,660.32	1,536.48	1,732.32	1,598.40
88	1,415.52	1,304.64	1,808.64	1,676.16	1,889.28	1,740.96
89	1,543.68	1,422.72	1,971.36	1,827.36	2,060.64	1,896.48
90	1,681.92	1,549.44	2,149.92	1,990.08	2,244.96	2,067.84
91	1,834.56	1,687.68	2,342.88	2,170.08	2,448.00	2,255.04
92	2,000.16	1,840.32	2,551.68	2,364.48	2,666.88	2,456.64
93	2,178.72	2,005.92	2,782.08	2,576.16	2,907.36	2,679.84
94	2,376.00	2,185.92	3,034.08	2,808.00	3,170.88	2,918.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	40.32	37.44	59.04	54.72	84.96	79.20
25-29	43.20	40.32	64.80	59.04	92.16	84.96
30-34	46.08	43.20	69.12	64.80	99.36	92.16
35-39	50.40	46.08	76.32	69.12	108.00	99.36
40-44	54.72	50.40	82.08	76.32	113.76	108.00
45	54.72	50.40	82.08	76.32	113.76	108.00
46	57.60	50.40	82.08	77.76	116.64	109.44
47	59.04	53.28	84.96	79.20	120.96	110.88
48	59.04	53.28	84.96	79.20	120.96	110.88
49	59.04	53.28	86.40	80.64	122.40	112.32
50	60.48	54.72	89.28	82.08	123.84	113.76
51	61.92	54.72	90.72	83.52	125.28	115.20
52	64.80	57.60	93.60	87.84	129.60	120.96
53	67.68	59.04	99.36	92.16	132.48	122.40
54	72.00	61.92	105.12	97.92	138.24	126.72
55	73.44	66.24	112.32	102.24	145.44	129.60
56	77.76	70.56	118.08	109.44	149.76	138.24
57	82.08	76.32	126.72	116.64	158.40	146.88
58	93.60	80.64	136.80	125.28	168.48	151.20
59	96.48	87.84	146.88	133.92	180.00	162.72
60	102.24	93.60	155.52	141.12	192.96	174.24
61	112.32	102.24	168.48	151.20	207.36	187.20
62	122.40	109.44	181.44	164.16	217.44	197.28
63	129.60	119.52	192.96	177.12	233.28	211.68
64	138.24	126.72	207.36	188.64	246.24	223.20
65	146.88	135.36	220.32	201.60	262.08	239.04
66	158.40	145.44	239.04	218.88	276.48	253.44
67	174.24	158.40	257.76	237.60	298.08	270.72
68	192.96	175.68	283.68	259.20	324.00	296.64
69	214.56	195.84	312.48	285.12	355.68	325.44
70	237.60	218.88	342.72	313.92	390.24	357.12
71	266.40	243.36	377.28	345.60	426.24	390.24
72	296.64	270.72	414.72	378.72	466.56	427.68
73	328.32	298.08	455.04	414.72	506.88	466.56
74	364.32	331.20	496.80	455.04	554.40	508.32
75	403.20	365.76	544.32	496.80	603.36	552.96
76	447.84	400.32	593.28	542.88	650.88	599.04
77	495.36	447.84	653.76	597.60	715.68	655.20
78	544.32	491.04	709.92	650.88	771.84	708.48
79	594.72	538.56	770.40	708.48	829.44	761.76
80	648.00	588.96	835.20	766.08	891.36	817.92
81	708.48	645.12	905.76	833.76	960.48	881.28
82	779.04	708.48	984.96	905.76	1,036.80	948.96
83	858.24	781.92	1,074.24	987.84	1,123.20	1,029.60
84	953.28	865.44	1,177.92	1,084.32	1,221.12	1,120.32
85	1,038.24	943.20	1,283.04	1,182.24	1,332.00	1,219.68
86	1,133.28	1,028.16	1,398.24	1,288.80	1,451.52	1,330.56
87	1,235.52	1,121.76	1,523.52	1,405.44	1,584.00	1,450.08
88	1,344.96	1,221.12	1,661.76	1,532.16	1,726.56	1,582.56
89	1,465.92	1,332.00	1,810.08	1,670.40	1,882.08	1,723.68
90	1,598.40	1,451.52	1,972.80	1,821.60	2,050.56	1,877.76
91	1,742.40	1,584.00	2,151.36	1,985.76	2,236.32	2,047.68
92	1,900.80	1,726.56	2,345.76	2,162.88	2,437.92	2,232.00
93	2,069.28	1,882.08	2,556.00	2,357.28	2,656.80	2,433.60
94	2,257.92	2,050.56	2,786.40	2,570.40	2,895.84	2,652.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	34.56	31.68	47.52	44.64	70.56	61.92
25-29	38.88	33.12	51.84	47.52	74.88	69.12
30-34	43.20	37.44	57.60	51.84	82.08	73.44
35-39	44.64	40.32	60.48	56.16	87.84	77.76
40-44	47.52	43.20	67.68	60.48	95.04	84.96
45	47.52	43.20	67.68	60.48	95.04	84.96
46	47.52	44.64	69.12	60.48	96.48	86.40
47	48.96	44.64	70.56	61.92	97.92	87.84
48	48.96	44.64	72.00	63.36	99.36	90.72
49	51.84	46.08	72.00	63.36	99.36	90.72
50	51.84	47.52	74.88	67.68	103.68	93.60
51	51.84	47.52	76.32	69.12	103.68	93.60
52	53.28	48.96	77.76	72.00	106.56	96.48
53	56.16	50.40	83.52	76.32	110.88	99.36
54	59.04	51.84	87.84	79.20	115.20	103.68
55	61.92	57.60	93.60	84.96	119.52	109.44
56	63.36	59.04	97.92	89.28	123.84	110.88
57	70.56	60.48	108.00	96.48	132.48	119.52
58	74.88	64.80	112.32	105.12	142.56	128.16
59	82.08	73.44	120.96	109.44	148.32	133.92
60	87.84	80.64	131.04	118.08	159.84	145.44
61	95.04	86.40	138.24	125.28	171.36	156.96
62	106.56	95.04	148.32	133.92	181.44	164.16
63	110.88	102.24	161.28	145.44	194.40	177.12
64	119.52	109.44	174.24	156.96	204.48	185.76
65	126.72	115.20	185.76	167.04	218.88	197.28
66	136.80	126.72	200.16	181.44	231.84	210.24
67	148.32	135.36	216.00	195.84	249.12	228.96
68	164.16	149.76	236.16	213.12	272.16	247.68
69	182.88	167.04	260.64	234.72	298.08	269.28
70	205.92	187.20	282.24	257.76	324.00	292.32
71	226.08	208.80	308.16	279.36	352.80	319.68
72	252.00	230.40	338.40	308.16	385.92	347.04
73	277.92	253.44	371.52	338.40	419.04	380.16
74	305.28	277.92	410.40	371.52	455.04	414.72
75	336.96	303.84	452.16	408.96	492.48	450.72
76	368.64	334.08	492.48	447.84	537.12	489.60
77	411.84	371.52	540.00	491.04	581.76	532.80
78	453.60	410.40	587.52	532.80	626.40	574.56
79	496.80	452.16	633.60	574.56	673.92	612.00
80	545.76	498.24	681.12	620.64	721.44	655.20
81	597.60	548.64	735.84	668.16	773.28	701.28
82	658.08	604.80	797.76	725.76	832.32	753.12
83	724.32	663.84	866.88	790.56	898.56	812.16
84	799.20	732.96	951.84	865.44	974.88	882.72
85	871.20	800.64	1,036.80	941.76	1,064.16	961.92
86	951.84	872.64	1,130.40	1,026.72	1,157.76	1,048.32
87	1,036.80	951.84	1,232.64	1,120.32	1,262.88	1,141.92
88	1,130.40	1,038.24	1,344.96	1,219.68	1,378.08	1,244.16
89	1,232.64	1,131.84	1,465.92	1,329.12	1,500.48	1,357.92
90	1,344.96	1,234.08	1,595.52	1,450.08	1,635.84	1,478.88
91	1,465.92	1,344.96	1,739.52	1,581.12	1,784.16	1,612.80
92	1,595.52	1,465.92	1,896.48	1,723.68	1,944.00	1,758.24
93	1,739.52	1,598.40	2,066.40	1,877.76	2,116.80	1,916.64
94	1,896.48	1,740.96	2,253.60	2,047.68	2,306.88	2,088.00

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	31.68	28.80	46.08	43.20	66.24	60.48
25-29	34.56	31.68	50.40	46.08	70.56	66.24
30-34	36.00	34.56	53.28	50.40	76.32	70.56
35-39	38.88	36.00	59.04	53.28	83.52	76.32
40-44	43.20	38.88	63.36	59.04	87.84	83.52
45	43.20	38.88	63.36	59.04	87.84	83.52
46	46.08	40.32	64.80	59.04	90.72	84.96
47	47.52	41.76	66.24	60.48	93.60	84.96
48	47.52	41.76	66.24	61.92	93.60	86.40
49	48.96	41.76	67.68	61.92	95.04	87.84
50	50.40	43.20	69.12	64.80	96.48	87.84
51	50.40	44.64	70.56	64.80	97.92	89.28
52	51.84	44.64	73.44	67.68	100.80	93.60
53	54.72	46.08	76.32	70.56	103.68	95.04
54	56.16	47.52	82.08	76.32	106.56	97.92
55	60.48	51.84	87.84	79.20	112.32	100.80
56	61.92	54.72	90.72	84.96	116.64	106.56
57	69.12	59.04	97.92	90.72	123.84	113.76
58	73.44	61.92	106.56	97.92	131.04	118.08
59	79.20	67.68	113.76	103.68	139.68	126.72
60	86.40	73.44	120.96	109.44	149.76	135.36
61	90.72	79.20	131.04	118.08	159.84	145.44
62	99.36	84.96	141.12	126.72	168.48	154.08
63	106.56	92.16	149.76	136.80	181.44	164.16
64	115.20	97.92	161.28	146.88	190.08	172.80
65	122.40	105.12	171.36	156.96	203.04	185.76
66	132.48	112.32	185.76	169.92	214.56	195.84
67	144.00	123.84	200.16	184.32	231.84	210.24
68	159.84	136.80	220.32	201.60	252.00	230.40
69	178.56	151.20	241.92	221.76	276.48	253.44
70	197.28	169.92	266.40	243.36	303.84	276.48
71	220.32	188.64	292.32	267.84	331.20	302.40
72	244.80	210.24	321.12	293.76	361.44	331.20
73	270.72	231.84	352.80	321.12	393.12	361.44
74	299.52	256.32	385.92	352.80	429.12	394.56
75	331.20	283.68	423.36	385.92	468.00	429.12
76	364.32	311.04	460.80	420.48	505.44	465.12
77	404.64	347.04	506.88	463.68	554.40	508.32
78	447.84	381.60	551.52	505.44	599.04	548.64
79	486.72	417.60	597.60	548.64	643.68	590.40
80	531.36	456.48	648.00	594.72	692.64	635.04
81	583.20	501.12	702.72	646.56	745.92	684.00
82	639.36	550.08	764.64	702.72	804.96	737.28
83	705.60	606.24	832.32	767.52	871.20	799.20
84	781.92	671.04	914.40	842.40	947.52	868.32
85	852.48	731.52	995.04	917.28	1,033.92	946.08
86	928.80	797.76	1,084.32	1,000.80	1,126.08	1,032.48
87	1,010.88	869.76	1,182.24	1,090.08	1,228.32	1,126.08
88	1,101.60	947.52	1,288.80	1,189.44	1,339.20	1,228.32
89	1,200.96	1,033.92	1,404.00	1,296.00	1,460.16	1,337.76
90	1,308.96	1,126.08	1,530.72	1,412.64	1,591.20	1,457.28
91	1,425.60	1,228.32	1,668.96	1,540.80	1,735.20	1,589.76
92	1,553.76	1,339.20	1,820.16	1,679.04	1,892.16	1,732.32
93	1,693.44	1,460.16	1,982.88	1,828.80	2,062.08	1,887.84
94	1,846.08	1,591.20	2,161.44	1,994.40	2,247.84	2,057.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	25.60	22.40	36.80	33.60	51.20	48.00
25-29	27.20	25.60	40.00	36.80	56.00	51.20
30-34	28.80	27.20	43.20	40.00	59.20	56.00
35-39	32.00	30.40	46.40	43.20	64.00	59.20
40-44	33.60	32.00	51.20	46.40	68.80	64.00
45	33.60	32.00	51.20	46.40	68.80	64.00
46	35.20	32.00	51.20	46.40	70.40	65.60
47	35.20	33.60	52.80	48.00	72.00	67.20
48	35.20	33.60	52.80	48.00	73.60	68.80
49	36.80	35.20	54.40	49.60	73.60	68.80
50	36.80	35.20	56.00	51.20	75.20	70.40
51	38.40	36.80	57.60	52.80	76.80	70.40
52	40.00	36.80	59.20	54.40	78.40	73.60
53	41.60	38.40	62.40	57.60	81.60	76.80
54	43.20	40.00	65.60	60.80	84.80	80.00
55	44.80	43.20	70.40	65.60	89.60	83.20
56	48.00	44.80	75.20	70.40	94.40	88.00
57	52.80	48.00	80.00	75.20	100.80	92.80
58	54.40	51.20	86.40	81.60	105.60	99.20
59	59.20	56.00	92.80	88.00	112.00	105.60
60	62.40	57.60	97.60	92.80	118.40	112.00
61	68.80	62.40	105.60	100.80	128.00	118.40
62	73.60	68.80	112.00	107.20	136.00	128.00
63	80.00	73.60	118.40	112.00	145.60	137.60
64	84.80	78.40	124.80	118.40	155.20	147.20
65	91.20	84.80	131.20	123.20	166.40	156.80
66	96.00	89.60	134.40	126.40	172.80	163.20
67	100.80	94.40	140.80	132.80	179.20	169.60
68	108.80	100.80	152.00	142.40	187.20	176.00
69	115.20	108.80	163.20	153.60	196.80	184.00
70	124.80	115.20	177.60	168.00	206.40	192.00
71	131.20	123.20	190.40	179.20	214.40	198.40
72	139.20	129.60	201.60	188.80	224.00	208.00
73	147.20	137.60	212.80	200.00	232.00	216.00
74	155.20	145.60	222.40	208.00	241.60	225.60
75	164.80	152.00	230.40	216.00	249.60	235.20
76	171.20	158.40	238.40	222.40	257.60	243.20
77	179.20	166.40	248.00	232.00	265.60	251.20
78	184.00	171.20	252.80	236.80	270.40	256.00
79	185.60	174.40	257.60	241.60	273.60	257.60
80	188.80	176.00	260.80	244.80	275.20	259.20
81	204.80	192.00	281.60	265.60	294.40	278.40
82	222.40	209.60	305.60	289.60	318.40	299.20
83	244.80	230.40	334.40	315.20	344.00	323.20
84	270.40	252.80	366.40	345.60	372.80	352.00
85	294.40	276.80	400.00	377.60	406.40	384.00
86	321.60	300.80	435.20	411.20	443.20	417.60
87	350.40	328.00	475.20	448.00	483.20	456.00
88	382.40	356.80	518.40	488.00	526.40	497.60
89	416.00	388.80	564.80	532.80	574.40	542.40
90	454.40	424.00	616.00	580.80	625.60	590.40
91	494.40	462.40	670.40	632.00	681.60	643.20
92	539.20	504.00	731.20	689.60	744.00	700.80
93	587.20	550.40	796.80	752.00	811.20	764.80
94	640.00	600.00	868.80	819.20	883.20	833.60

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	18.72	18.72	28.80	25.92	38.88	37.44
25-29	20.16	20.16	30.24	28.80	43.20	40.32
30-34	23.04	20.16	33.12	30.24	46.08	43.20
35-39	24.48	23.04	36.00	33.12	50.40	46.08
40-44	25.92	24.48	38.88	36.00	53.28	50.40
45	25.92	24.48	38.88	36.00	53.28	50.40
46	27.36	24.48	38.88	36.00	54.72	51.84
47	27.36	25.92	40.32	37.44	56.16	51.84
48	27.36	25.92	41.76	37.44	56.16	53.28
49	28.80	25.92	41.76	38.88	57.60	53.28
50	28.80	25.92	43.20	38.88	57.60	54.72
51	28.80	27.36	43.20	40.32	59.04	54.72
52	30.24	27.36	44.64	41.76	61.92	57.60
53	31.68	28.80	47.52	44.64	63.36	59.04
54	33.12	30.24	50.40	47.52	66.24	61.92
55	34.56	33.12	53.28	50.40	67.68	63.36
56	37.44	34.56	56.16	53.28	72.00	67.68
57	38.88	36.00	60.48	56.16	76.32	70.56
58	41.76	38.88	64.80	60.48	80.64	74.88
59	44.64	41.76	70.56	66.24	86.40	79.20
60	48.96	44.64	74.88	70.56	92.16	84.96
61	51.84	47.52	80.64	74.88	97.92	90.72
62	56.16	51.84	86.40	80.64	103.68	97.92
63	60.48	56.16	90.72	86.40	110.88	103.68
64	64.80	60.48	96.48	90.72	119.52	110.88
65	69.12	64.80	102.24	95.04	126.72	116.64
66	72.00	67.68	105.12	97.92	129.60	120.96
67	76.32	70.56	110.88	103.68	135.36	125.28
68	82.08	76.32	118.08	110.88	142.56	132.48
69	87.84	82.08	126.72	118.08	149.76	138.24
70	93.60	87.84	136.80	128.16	156.96	145.44
71	99.36	93.60	146.88	135.36	164.16	151.20
72	106.56	99.36	154.08	144.00	171.36	158.40
73	113.76	105.12	161.28	149.76	178.56	165.60
74	119.52	110.88	168.48	156.96	185.76	172.80
75	125.28	116.64	175.68	162.72	192.96	178.56
76	131.04	120.96	181.44	168.48	198.72	184.32
77	138.24	128.16	188.64	175.68	204.48	191.52
78	142.56	131.04	194.40	180.00	208.80	194.40
79	145.44	135.36	197.28	184.32	211.68	197.28
80	146.88	136.80	200.16	187.20	213.12	198.72
81	159.84	149.76	217.44	203.04	228.96	213.12
82	175.68	162.72	236.16	220.32	246.24	230.40
83	192.96	180.00	257.76	240.48	267.84	249.12
84	213.12	198.72	282.24	264.96	290.88	272.16
85	233.28	216.00	308.16	288.00	316.80	296.64
86	253.44	236.16	335.52	313.92	345.60	322.56
87	276.48	257.76	365.76	342.72	375.84	351.36
88	300.96	280.80	398.88	372.96	410.40	383.04
89	328.32	305.28	434.88	407.52	446.40	417.60
90	358.56	332.64	473.76	443.52	486.72	455.04
91	390.24	362.88	516.96	483.84	531.36	496.80
92	426.24	396.00	563.04	527.04	578.88	541.44
93	463.68	432.00	613.44	574.56	630.72	590.40
94	505.44	470.88	669.60	626.40	686.88	643.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	15.84	14.40	24.48	23.04	33.12	31.68
25-29	17.28	15.84	25.92	24.48	36.00	34.56
30-34	18.72	17.28	27.36	25.92	38.88	37.44
35-39	20.16	18.72	30.24	28.80	41.76	38.88
40-44	21.60	20.16	31.68	30.24	46.08	43.20
45	21.60	20.16	31.68	30.24	46.08	43.20
46	21.60	20.16	33.12	31.68	46.08	43.20
47	23.04	20.16	33.12	31.68	47.52	44.64
48	23.04	20.16	33.12	31.68	47.52	46.08
49	23.04	20.16	34.56	31.68	47.52	46.08
50	23.04	21.60	34.56	33.12	48.96	46.08
51	24.48	21.60	36.00	33.12	50.40	46.08
52	24.48	23.04	37.44	34.56	50.40	47.52
53	25.92	24.48	38.88	36.00	51.84	48.96
54	27.36	24.48	40.32	37.44	54.72	50.40
55	28.80	27.36	43.20	40.32	56.16	51.84
56	30.24	27.36	46.08	43.20	59.04	54.72
57	31.68	30.24	50.40	46.08	63.36	57.60
58	34.56	31.68	53.28	48.96	66.24	60.48
59	37.44	34.56	56.16	51.84	70.56	64.80
60	40.32	36.00	61.92	56.16	76.32	69.12
61	43.20	40.32	66.24	60.48	80.64	74.88
62	47.52	43.20	72.00	66.24	86.40	79.20
63	50.40	46.08	76.32	70.56	92.16	83.52
64	53.28	48.96	80.64	76.32	96.48	89.28
65	56.16	51.84	87.84	80.64	102.24	93.60
66	59.04	54.72	89.28	83.52	105.12	96.48
67	61.92	57.60	93.60	86.40	109.44	99.36
68	67.68	61.92	100.80	92.16	115.20	105.12
69	72.00	66.24	106.56	97.92	122.40	110.88
70	76.32	70.56	113.76	105.12	129.60	118.08
71	82.08	76.32	119.52	110.88	133.92	123.84
72	87.84	80.64	126.72	116.64	141.12	131.04
73	93.60	86.40	132.48	120.96	148.32	135.36
74	97.92	90.72	138.24	126.72	154.08	141.12
75	103.68	96.48	144.00	131.04	159.84	146.88
76	109.44	100.80	148.32	136.80	164.16	151.20
77	115.20	105.12	155.52	142.56	169.92	156.96
78	119.52	109.44	159.84	146.88	174.24	159.84
79	122.40	113.76	162.72	149.76	177.12	162.72
80	125.28	115.20	165.60	152.64	178.56	164.16
81	136.80	125.28	180.00	167.04	191.52	177.12
82	149.76	138.24	197.28	181.44	207.36	191.52
83	165.60	152.64	214.56	198.72	226.08	207.36
84	184.32	169.92	234.72	217.44	246.24	226.08
85	200.16	184.32	256.32	237.60	267.84	246.24
86	218.88	201.60	279.36	259.20	292.32	269.28
87	239.04	218.88	305.28	282.24	318.24	293.76
88	259.20	239.04	332.64	308.16	347.04	319.68
89	283.68	260.64	361.44	335.52	378.72	348.48
90	308.16	283.68	394.56	365.76	411.84	380.16
91	336.96	309.60	430.56	397.44	449.28	413.28
92	367.20	336.96	468.00	433.44	489.60	450.72
93	400.32	368.64	509.76	472.32	534.24	491.04
94	436.32	401.76	557.28	515.52	581.76	535.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	14.40	12.96	20.16	18.72	28.80	27.36
25-29	15.84	14.40	23.04	20.16	31.68	28.80
30-34	15.84	15.84	24.48	23.04	34.56	31.68
35-39	17.28	15.84	25.92	24.48	37.44	34.56
40-44	18.72	17.28	28.80	25.92	38.88	37.44
45	18.72	17.28	28.80	25.92	38.88	37.44
46	20.16	18.72	28.80	27.36	40.32	37.44
47	21.60	18.72	28.80	27.36	41.76	37.44
48	21.60	18.72	28.80	27.36	41.76	38.88
49	21.60	18.72	30.24	27.36	41.76	38.88
50	23.04	18.72	30.24	28.80	43.20	38.88
51	23.04	20.16	31.68	28.80	43.20	40.32
52	24.48	20.16	33.12	30.24	44.64	41.76
53	24.48	20.16	34.56	31.68	46.08	41.76
54	24.48	21.60	36.00	33.12	47.52	43.20
55	27.36	23.04	38.88	36.00	50.40	44.64
56	28.80	24.48	40.32	37.44	51.84	47.52
57	30.24	25.92	43.20	40.32	54.72	50.40
58	33.12	27.36	47.52	43.20	59.04	51.84
59	36.00	30.24	50.40	46.08	61.92	56.16
60	38.88	33.12	53.28	48.96	66.24	60.48
61	40.32	36.00	59.04	51.84	72.00	64.80
62	44.64	37.44	63.36	56.16	74.88	67.68
63	47.52	41.76	66.24	60.48	80.64	73.44
64	50.40	43.20	72.00	64.80	84.96	76.32
65	54.72	46.08	76.32	69.12	90.72	82.08
66	56.16	48.96	79.20	73.44	92.16	84.96
67	59.04	51.84	83.52	76.32	96.48	86.40
68	63.36	54.72	87.84	80.64	100.80	92.16
69	69.12	59.04	93.60	84.96	106.56	97.92
70	73.44	63.36	99.36	90.72	112.32	102.24
71	77.76	67.68	103.68	95.04	118.08	108.00
72	83.52	72.00	109.44	99.36	123.84	112.32
73	87.84	74.88	115.20	105.12	128.16	118.08
74	93.60	79.20	119.52	109.44	133.92	122.40
75	97.92	83.52	125.28	113.76	138.24	126.72
76	102.24	87.84	129.60	118.08	142.56	131.04
77	108.00	92.16	135.36	123.84	148.32	135.36
78	112.32	96.48	138.24	126.72	151.20	138.24
79	115.20	99.36	141.12	129.60	152.64	139.68
80	118.08	102.24	144.00	132.48	154.08	141.12
81	129.60	110.88	155.52	144.00	165.60	151.20
82	142.56	122.40	169.92	155.52	178.56	164.16
83	156.96	135.36	185.76	169.92	194.40	177.12
84	174.24	149.76	203.04	187.20	210.24	192.96
85	190.08	162.72	221.76	204.48	228.96	210.24
86	205.92	177.12	240.48	221.76	250.56	228.96
87	224.64	192.96	262.08	241.92	273.60	250.56
88	244.80	210.24	286.56	263.52	298.08	272.16
89	266.40	228.96	312.48	288.00	324.00	296.64
90	290.88	250.56	339.84	313.92	354.24	324.00
91	316.80	273.60	371.52	342.72	385.92	352.80
92	345.60	298.08	404.64	372.96	420.48	384.48
93	375.84	324.00	440.64	406.08	457.92	419.04
94	410.40	354.24	480.96	443.52	499.68	457.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	11.52	10.08	15.84	14.40	23.04	20.16
25-29	12.96	11.52	17.28	15.84	24.48	23.04
30-34	14.40	11.52	18.72	17.28	27.36	24.48
35-39	14.40	12.96	20.16	18.72	28.80	25.92
40-44	15.84	14.40	21.60	20.16	31.68	27.36
45	15.84	14.40	21.60	20.16	31.68	27.36
46	15.84	14.40	23.04	20.16	31.68	28.80
47	15.84	14.40	23.04	20.16	31.68	28.80
48	15.84	14.40	23.04	20.16	33.12	28.80
49	17.28	15.84	23.04	20.16	33.12	28.80
50	17.28	15.84	24.48	21.60	33.12	30.24
51	17.28	15.84	24.48	23.04	33.12	30.24
52	17.28	15.84	24.48	23.04	34.56	31.68
53	18.72	15.84	27.36	24.48	36.00	33.12
54	18.72	17.28	28.80	25.92	37.44	33.12
55	20.16	18.72	30.24	27.36	38.88	36.00
56	20.16	18.72	31.68	28.80	40.32	36.00
57	23.04	20.16	34.56	31.68	43.20	38.88
58	24.48	21.60	37.44	34.56	46.08	41.76
59	27.36	24.48	38.88	36.00	48.96	43.20
60	28.80	25.92	43.20	38.88	51.84	47.52
61	31.68	28.80	44.64	40.32	56.16	50.40
62	34.56	31.68	48.96	43.20	59.04	53.28
63	36.00	33.12	51.84	47.52	63.36	57.60
64	38.88	36.00	56.16	50.40	66.24	60.48
65	41.76	37.44	60.48	54.72	72.00	64.80
66	43.20	40.32	63.36	57.60	72.00	66.24
67	44.64	41.76	66.24	59.04	76.32	69.12
68	47.52	44.64	69.12	61.92	79.20	72.00
69	51.84	47.52	73.44	66.24	83.52	76.32
70	56.16	50.40	76.32	70.56	87.84	79.20
71	59.04	54.72	80.64	72.00	92.16	83.52
72	63.36	57.60	84.96	76.32	96.48	86.40
73	66.24	60.48	89.28	80.64	99.36	90.72
74	69.12	63.36	93.60	84.96	103.68	95.04
75	73.44	66.24	97.92	89.28	106.56	97.92
76	76.32	69.12	100.80	92.16	110.88	100.80
77	80.64	72.00	105.12	96.48	113.76	103.68
78	83.52	76.32	108.00	97.92	115.20	105.12
79	86.40	77.76	109.44	99.36	116.64	106.56
80	89.28	80.64	110.88	100.80	116.64	106.56
81	97.92	89.28	119.52	108.00	125.28	113.76
82	106.56	97.92	129.60	118.08	135.36	122.40
83	118.08	108.00	141.12	128.16	145.44	132.48
84	129.60	119.52	154.08	141.12	158.40	144.00
85	141.12	129.60	168.48	152.64	172.80	156.96
86	154.08	142.56	184.32	167.04	188.64	169.92
87	168.48	155.52	200.16	181.44	205.92	185.76
88	184.32	168.48	218.88	198.72	224.64	203.04
89	200.16	184.32	237.60	216.00	243.36	220.32
90	218.88	200.16	259.20	236.16	266.40	240.48
91	237.60	218.88	283.68	257.76	289.44	262.08
92	259.20	239.04	308.16	280.80	315.36	286.56
93	283.68	259.20	335.52	305.28	344.16	311.04
94	308.16	283.68	365.76	332.64	375.84	339.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	15.84	14.40	23.04	21.60	31.68	30.24
25-29	15.84	15.84	24.48	23.04	34.56	33.12
30-34	18.72	17.28	27.36	24.48	37.44	34.56
35-39	20.16	18.72	28.80	27.36	40.32	37.44
40-44	21.60	20.16	31.68	28.80	43.20	41.76
45	21.60	20.16	31.68	28.80	43.20	41.76
46	21.60	20.16	31.68	28.80	44.64	41.76
47	21.60	20.16	33.12	30.24	44.64	41.76
48	23.04	20.16	33.12	30.24	46.08	43.20
49	23.04	21.60	34.56	31.68	46.08	43.20
50	23.04	21.60	34.56	31.68	47.52	44.64
51	23.04	21.60	36.00	33.12	47.52	44.64
52	24.48	23.04	36.00	34.56	50.40	46.08
53	24.48	23.04	38.88	36.00	50.40	47.52
54	25.92	24.48	40.32	37.44	53.28	50.40
55	28.80	25.92	43.20	41.76	54.72	51.84
56	30.24	28.80	46.08	43.20	57.60	54.72
57	31.68	28.80	48.96	46.08	61.92	57.60
58	34.56	31.68	53.28	48.96	64.80	60.48
59	36.00	34.56	57.60	53.28	69.12	64.80
60	38.88	36.00	60.48	57.60	74.88	69.12
61	41.76	38.88	64.80	60.48	79.20	73.44
62	46.08	41.76	70.56	64.80	84.96	79.20
63	48.96	44.64	73.44	69.12	90.72	83.52
64	53.28	48.96	77.76	73.44	96.48	89.28
65	56.16	51.84	83.52	77.76	102.24	95.04
66	59.04	54.72	84.96	79.20	105.12	97.92
67	61.92	57.60	89.28	83.52	109.44	102.24
68	66.24	61.92	96.48	89.28	115.20	108.00
69	70.56	66.24	103.68	96.48	120.96	112.32
70	76.32	70.56	110.88	103.68	126.72	118.08
71	80.64	74.88	118.08	109.44	132.48	122.40
72	86.40	80.64	125.28	116.64	138.24	128.16
73	92.16	84.96	131.04	120.96	144.00	133.92
74	96.48	89.28	136.80	126.72	149.76	139.68
75	102.24	93.60	142.56	132.48	155.52	145.44
76	106.56	97.92	146.88	136.80	159.84	149.76
77	112.32	103.68	152.64	142.56	165.60	154.08
78	115.20	106.56	156.96	145.44	168.48	158.40
79	118.08	109.44	159.84	149.76	171.36	159.84
80	119.52	110.88	162.72	151.20	172.80	161.28
81	129.60	120.96	175.68	164.16	185.76	172.80
82	142.56	132.48	191.52	178.56	200.16	187.20
83	155.52	145.44	208.80	195.84	216.00	201.60
84	172.80	161.28	228.96	214.56	234.72	220.32
85	188.64	175.68	249.12	233.28	256.32	240.48
86	205.92	191.52	272.16	254.88	279.36	262.08
87	224.64	208.80	296.64	277.92	305.28	285.12
88	244.80	227.52	322.56	302.40	332.64	311.04
89	266.40	247.68	352.80	329.76	361.44	338.40
90	290.88	270.72	384.48	358.56	394.56	368.64
91	316.80	293.76	419.04	391.68	430.56	401.76
92	345.60	321.12	456.48	426.24	468.00	439.20
93	375.84	349.92	496.80	465.12	511.20	478.08
94	410.40	381.60	542.88	506.88	557.28	521.28

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	12.96	11.52	20.16	18.72	27.36	25.92
25-29	14.40	12.96	20.16	20.16	30.24	28.80
30-34	15.84	14.40	23.04	21.60	31.68	30.24
35-39	15.84	14.40	24.48	23.04	34.56	31.68
40-44	18.72	15.84	25.92	24.48	37.44	34.56
45	18.72	15.84	25.92	24.48	37.44	34.56
46	18.72	15.84	25.92	25.92	37.44	36.00
47	18.72	15.84	27.36	25.92	38.88	36.00
48	18.72	15.84	27.36	25.92	38.88	37.44
49	18.72	15.84	28.80	25.92	38.88	37.44
50	18.72	17.28	28.80	27.36	40.32	37.44
51	20.16	17.28	28.80	27.36	41.76	37.44
52	20.16	18.72	30.24	28.80	41.76	38.88
53	21.60	20.16	31.68	30.24	43.20	40.32
54	23.04	20.16	33.12	31.68	44.64	41.76
55	23.04	21.60	36.00	33.12	46.08	41.76
56	24.48	23.04	37.44	36.00	48.96	44.64
57	25.92	24.48	41.76	37.44	51.84	47.52
58	28.80	25.92	43.20	40.32	54.72	48.96
59	30.24	28.80	46.08	43.20	57.60	53.28
60	33.12	30.24	50.40	46.08	61.92	56.16
61	36.00	33.12	54.72	48.96	66.24	60.48
62	38.88	36.00	59.04	54.72	70.56	64.80
63	41.76	37.44	63.36	57.60	74.88	67.68
64	43.20	40.32	66.24	61.92	79.20	72.00
65	46.08	41.76	72.00	66.24	83.52	76.32
66	48.96	44.64	73.44	69.12	86.40	79.20
67	51.84	46.08	76.32	72.00	89.28	82.08
68	54.72	50.40	82.08	76.32	95.04	86.40
69	59.04	53.28	86.40	80.64	99.36	90.72
70	63.36	57.60	93.60	84.96	105.12	96.48
71	67.68	61.92	97.92	90.72	109.44	100.80
72	72.00	66.24	103.68	95.04	115.20	106.56
73	76.32	70.56	108.00	99.36	120.96	110.88
74	80.64	73.44	112.32	103.68	125.28	115.20
75	84.96	77.76	116.64	108.00	129.60	119.52
76	89.28	82.08	122.40	112.32	133.92	123.84
77	93.60	86.40	126.72	116.64	139.68	128.16
78	97.92	89.28	131.04	119.52	142.56	131.04
79	100.80	92.16	132.48	122.40	144.00	132.48
80	102.24	93.60	135.36	125.28	145.44	133.92
81	112.32	103.68	146.88	136.80	156.96	145.44
82	122.40	113.76	161.28	148.32	169.92	156.96
83	135.36	125.28	175.68	162.72	184.32	169.92
84	151.20	138.24	192.96	178.56	200.16	184.32
85	164.16	151.20	210.24	194.40	218.88	201.60
86	178.56	164.16	228.96	211.68	239.04	220.32
87	194.40	180.00	249.12	230.40	259.20	240.48
88	211.68	195.84	270.72	252.00	283.68	260.64
89	231.84	213.12	295.20	273.60	309.60	285.12
90	252.00	231.84	322.56	298.08	336.96	309.60
91	275.04	253.44	351.36	325.44	367.20	338.40
92	299.52	276.48	383.04	354.24	400.32	368.64
93	326.88	300.96	417.60	385.92	436.32	401.76
94	357.12	328.32	455.04	421.92	475.20	437.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	11.52	11.52	17.28	15.84	25.92	24.48
25-29	12.96	11.52	20.16	17.28	27.36	25.92
30-34	14.40	12.96	20.16	20.16	30.24	27.36
35-39	15.84	14.40	23.04	20.16	33.12	30.24
40-44	15.84	15.84	24.48	23.04	34.56	33.12
45	15.84	15.84	24.48	23.04	34.56	33.12
46	17.28	15.84	24.48	23.04	34.56	33.12
47	17.28	15.84	25.92	24.48	36.00	33.12
48	17.28	15.84	25.92	24.48	36.00	33.12
49	17.28	15.84	25.92	24.48	37.44	33.12
50	18.72	15.84	27.36	24.48	37.44	34.56
51	18.72	15.84	27.36	24.48	37.44	34.56
52	20.16	17.28	28.80	25.92	38.88	36.00
53	20.16	17.28	30.24	27.36	40.32	37.44
54	21.60	18.72	31.68	28.80	41.76	37.44
55	21.60	20.16	33.12	30.24	43.20	38.88
56	23.04	21.60	36.00	33.12	44.64	41.76
57	24.48	23.04	37.44	34.56	47.52	44.64
58	28.80	24.48	41.76	37.44	50.40	46.08
59	28.80	25.92	44.64	40.32	54.72	48.96
60	30.24	28.80	46.08	41.76	57.60	51.84
61	33.12	30.24	50.40	46.08	61.92	56.16
62	37.44	33.12	54.72	48.96	64.80	59.04
63	38.88	36.00	57.60	53.28	70.56	63.36
64	41.76	37.44	61.92	56.16	73.44	67.68
65	44.64	40.32	66.24	60.48	79.20	72.00
66	46.08	41.76	69.12	63.36	80.64	73.44
67	48.96	44.64	72.00	66.24	83.52	76.32
68	51.84	47.52	76.32	70.56	87.84	80.64
69	56.16	50.40	80.64	73.44	92.16	84.96
70	59.04	54.72	86.40	79.20	97.92	89.28
71	63.36	59.04	90.72	83.52	102.24	93.60
72	67.68	61.92	95.04	86.40	108.00	97.92
73	72.00	66.24	100.80	90.72	110.88	102.24
74	76.32	69.12	103.68	95.04	116.64	106.56
75	80.64	73.44	109.44	99.36	120.96	110.88
76	84.96	76.32	112.32	103.68	123.84	113.76
77	89.28	80.64	118.08	108.00	128.16	118.08
78	92.16	83.52	120.96	110.88	131.04	120.96
79	95.04	86.40	123.84	113.76	132.48	122.40
80	97.92	87.84	125.28	115.20	133.92	122.40
81	106.56	96.48	135.36	125.28	144.00	132.48
82	116.64	106.56	148.32	135.36	155.52	142.56
83	128.16	116.64	161.28	148.32	168.48	154.08
84	142.56	129.60	177.12	162.72	182.88	168.48
85	155.52	141.12	192.96	177.12	200.16	182.88
86	169.92	154.08	210.24	192.96	217.44	200.16
87	185.76	168.48	228.96	210.24	237.60	217.44
88	201.60	182.88	249.12	230.40	259.20	237.60
89	220.32	200.16	272.16	250.56	282.24	259.20
90	240.48	217.44	296.64	273.60	308.16	282.24
91	262.08	237.60	322.56	298.08	335.52	306.72
92	285.12	259.20	351.36	324.00	365.76	335.52
93	311.04	282.24	383.04	354.24	398.88	365.76
94	338.40	308.16	417.60	385.92	434.88	397.44

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	10.08	10.08	14.40	12.96	21.60	18.72
25-29	11.52	10.08	15.84	14.40	23.04	20.16
30-34	12.96	11.52	17.28	15.84	24.48	21.60
35-39	12.96	11.52	18.72	17.28	25.92	23.04
40-44	14.40	12.96	20.16	18.72	28.80	25.92
45	14.40	12.96	20.16	18.72	28.80	25.92
46	14.40	12.96	20.16	18.72	28.80	25.92
47	14.40	12.96	21.60	18.72	28.80	25.92
48	14.40	12.96	21.60	18.72	30.24	27.36
49	15.84	14.40	21.60	18.72	30.24	27.36
50	15.84	14.40	23.04	20.16	31.68	28.80
51	15.84	14.40	23.04	20.16	31.68	28.80
52	15.84	14.40	23.04	21.60	31.68	28.80
53	17.28	15.84	24.48	23.04	33.12	30.24
54	17.28	15.84	25.92	24.48	34.56	31.68
55	18.72	17.28	28.80	25.92	36.00	33.12
56	18.72	17.28	28.80	27.36	37.44	33.12
57	21.60	18.72	33.12	28.80	40.32	36.00
58	23.04	20.16	33.12	31.68	43.20	38.88
59	24.48	21.60	36.00	33.12	44.64	40.32
60	25.92	24.48	38.88	36.00	47.52	43.20
61	28.80	25.92	41.76	37.44	51.84	47.52
62	31.68	28.80	44.64	40.32	54.72	48.96
63	33.12	30.24	48.96	43.20	59.04	53.28
64	36.00	33.12	51.84	47.52	61.92	56.16
65	37.44	34.56	56.16	50.40	66.24	59.04
66	40.32	37.44	57.60	53.28	67.68	60.48
67	41.76	37.44	60.48	54.72	69.12	64.80
68	44.64	40.32	63.36	57.60	73.44	66.24
69	47.52	43.20	67.68	60.48	77.76	70.56
70	51.84	47.52	70.56	64.80	80.64	73.44
71	54.72	50.40	73.44	67.68	84.96	76.32
72	57.60	53.28	77.76	70.56	89.28	79.20
73	60.48	56.16	82.08	74.88	92.16	83.52
74	64.80	59.04	86.40	77.76	95.04	86.40
75	67.68	60.48	90.72	82.08	97.92	90.72
76	70.56	63.36	93.60	84.96	102.24	93.60
77	73.44	66.24	97.92	87.84	105.12	96.48
78	77.76	69.12	99.36	90.72	106.56	97.92
79	79.20	72.00	100.80	92.16	108.00	97.92
80	82.08	74.88	102.24	93.60	108.00	97.92
81	89.28	82.08	110.88	100.80	116.64	105.12
82	99.36	90.72	119.52	109.44	125.28	112.32
83	108.00	99.36	129.60	118.08	135.36	122.40
84	119.52	109.44	142.56	129.60	146.88	132.48
85	131.04	119.52	155.52	141.12	159.84	144.00
86	142.56	131.04	169.92	154.08	174.24	156.96
87	155.52	142.56	184.32	168.48	190.08	171.36
88	169.92	155.52	201.60	182.88	207.36	187.20
89	184.32	169.92	220.32	198.72	224.64	203.04
90	201.60	185.76	239.04	217.44	244.80	221.76
91	220.32	201.60	260.64	237.60	267.84	241.92
92	239.04	220.32	285.12	259.20	292.32	263.52
93	260.64	240.48	309.60	282.24	318.24	288.00
94	285.12	260.64	338.40	306.72	345.60	313.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	10.08	8.64	14.40	12.96	20.16	18.72
25-29	10.08	10.08	15.84	14.40	21.60	20.16
30-34	11.52	10.08	15.84	15.84	23.04	21.60
35-39	11.52	11.52	17.28	15.84	24.48	23.04
40-44	12.96	11.52	18.72	17.28	25.92	24.48
45	12.96	11.52	18.72	17.28	25.92	24.48
46	14.40	11.52	20.16	17.28	27.36	25.92
47	14.40	12.96	20.16	18.72	28.80	25.92
48	14.40	12.96	20.16	18.72	28.80	25.92
49	14.40	12.96	20.16	18.72	28.80	25.92
50	15.84	12.96	20.16	20.16	28.80	25.92
51	15.84	12.96	21.60	20.16	28.80	27.36
52	15.84	12.96	21.60	20.16	30.24	28.80
53	15.84	14.40	23.04	21.60	31.68	28.80
54	17.28	14.40	24.48	23.04	31.68	28.80
55	18.72	15.84	25.92	24.48	33.12	30.24
56	18.72	15.84	27.36	25.92	34.56	31.68
57	20.16	17.28	28.80	27.36	37.44	34.56
58	21.60	18.72	31.68	28.80	38.88	36.00
59	24.48	20.16	34.56	31.68	41.76	37.44
60	25.92	21.60	36.00	33.12	44.64	40.32
61	27.36	24.48	38.88	36.00	47.52	43.20
62	30.24	25.92	41.76	37.44	50.40	46.08
63	31.68	27.36	44.64	41.76	54.72	48.96
64	34.56	28.80	48.96	44.64	57.60	51.84
65	37.44	31.68	51.84	47.52	60.48	56.16
66	38.88	33.12	53.28	48.96	61.92	56.16
67	40.32	34.56	56.16	51.84	64.80	59.04
68	43.20	37.44	59.04	54.72	67.68	61.92
69	46.08	38.88	63.36	57.60	72.00	66.24
70	48.96	43.20	66.24	60.48	76.32	69.12
71	53.28	44.64	70.56	64.80	79.20	72.00
72	56.16	48.96	73.44	67.68	83.52	76.32
73	59.04	50.40	77.76	70.56	86.40	79.20
74	63.36	53.28	80.64	73.44	90.72	83.52
75	66.24	56.16	84.96	77.76	93.60	86.40
76	69.12	59.04	87.84	79.20	96.48	87.84
77	73.44	61.92	90.72	83.52	99.36	92.16
78	76.32	64.80	93.60	86.40	102.24	93.60
79	77.76	66.24	95.04	87.84	103.68	95.04
80	79.20	69.12	97.92	89.28	103.68	95.04
81	87.84	74.88	105.12	96.48	112.32	102.24
82	96.48	82.08	115.20	105.12	120.96	110.88
83	106.56	90.72	125.28	115.20	131.04	119.52
84	116.64	100.80	136.80	126.72	142.56	129.60
85	128.16	109.44	149.76	138.24	155.52	142.56
86	139.68	119.52	162.72	149.76	168.48	155.52
87	151.20	131.04	177.12	164.16	184.32	168.48
88	165.60	142.56	192.96	178.56	201.60	184.32
89	180.00	155.52	210.24	194.40	218.88	200.16
90	195.84	168.48	228.96	211.68	239.04	218.88
91	214.56	184.32	250.56	231.84	260.64	239.04
92	233.28	201.60	273.60	252.00	283.68	259.20
93	253.44	218.88	298.08	275.04	309.60	283.68
94	276.48	239.04	324.00	299.52	336.96	308.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	108.80	99.20	161.60	145.60	220.80	206.40
25-29	115.20	110.40	174.40	160.00	240.00	222.40
30-34	126.40	116.80	187.20	172.80	256.00	241.60
35-39	136.00	129.60	203.20	185.60	276.80	257.60
40-44	145.60	137.60	220.80	201.60	299.20	278.40
45	145.60	137.60	220.80	201.60	299.20	278.40
46	152.00	140.80	224.00	203.20	304.00	284.80
47	153.60	144.00	227.20	206.40	312.00	291.20
48	153.60	145.60	230.40	209.60	316.80	296.00
49	156.80	150.40	235.20	212.80	318.40	297.60
50	161.60	150.40	241.60	220.80	324.80	304.00
51	164.80	156.80	248.00	227.20	331.20	307.20
52	172.80	161.60	257.60	235.20	340.80	320.00
53	177.60	166.40	270.40	249.60	355.20	332.80
54	187.20	174.40	286.40	265.60	368.00	345.60
55	195.20	185.60	305.60	284.80	387.20	361.60
56	209.60	195.20	326.40	305.60	409.60	382.40
57	227.20	209.60	347.20	326.40	435.20	403.20
58	235.20	222.40	372.80	353.60	459.20	430.40
59	257.60	241.60	400.00	379.20	486.40	456.00
60	272.00	251.20	424.00	403.20	515.20	483.20
61	296.00	272.00	457.60	436.80	552.00	515.20
62	318.40	296.00	486.40	462.40	588.80	552.00
63	344.00	320.00	513.60	486.40	630.40	593.60
64	366.40	340.80	539.20	512.00	672.00	635.20
65	396.80	368.00	568.00	534.40	718.40	680.00
66	425.60	398.40	596.80	560.00	766.40	724.80
67	460.80	433.60	644.80	604.80	819.20	774.40
68	508.80	475.20	712.00	670.40	881.60	830.40
69	558.40	524.80	793.60	745.60	953.60	894.40
70	620.80	577.60	889.60	836.80	1,030.40	960.00
71	676.80	633.60	984.00	924.80	1,105.60	1,027.20
72	744.00	696.00	1,080.00	1,012.80	1,196.80	1,112.00
73	819.20	764.80	1,179.20	1,105.60	1,288.00	1,198.40
74	896.00	835.20	1,280.00	1,198.40	1,390.40	1,297.60
75	985.60	910.40	1,384.00	1,292.80	1,499.20	1,408.00
76	1,072.00	995.20	1,494.40	1,396.80	1,614.40	1,520.00
77	1,172.80	1,088.00	1,622.40	1,516.80	1,744.00	1,644.80
78	1,262.40	1,174.40	1,744.00	1,632.00	1,862.40	1,758.40
79	1,350.40	1,262.40	1,868.80	1,752.00	1,984.00	1,870.40
80	1,448.00	1,353.60	2,000.00	1,880.00	2,105.60	1,985.60
81	1,569.60	1,470.40	2,160.00	2,036.80	2,260.80	2,131.20
82	1,708.80	1,603.20	2,347.20	2,216.00	2,436.80	2,296.00
83	1,875.20	1,761.60	2,563.20	2,417.60	2,632.00	2,481.60
84	2,070.40	1,940.80	2,811.20	2,651.20	2,859.20	2,697.60
85	2,259.20	2,116.80	3,065.60	2,891.20	3,116.80	2,942.40
86	2,462.40	2,305.60	3,340.80	3,150.40	3,396.80	3,204.80
87	2,684.80	2,512.00	3,643.20	3,433.60	3,702.40	3,494.40
88	2,926.40	2,739.20	3,972.80	3,744.00	4,036.80	3,809.60
89	3,190.40	2,984.00	4,329.60	4,080.00	4,401.60	4,153.60
90	3,478.40	3,254.40	4,718.40	4,448.00	4,798.40	4,524.80
91	3,790.40	3,547.20	5,140.80	4,846.40	5,227.20	4,931.20
92	4,132.80	3,867.20	5,604.80	5,283.20	5,699.20	5,374.40
93	4,504.00	4,217.60	6,108.80	5,760.00	6,214.40	5,860.80
94	4,908.80	4,596.80	6,659.20	6,278.40	6,771.20	6,387.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	82.08	79.20	122.40	113.76	169.92	162.72
25-29	87.84	84.96	131.04	122.40	185.76	174.24
30-34	97.92	89.28	144.00	131.04	200.16	187.20
35-39	103.68	99.36	155.52	144.00	217.44	201.60
40-44	113.76	105.12	167.04	155.52	231.84	218.88
45	113.76	105.12	167.04	155.52	231.84	218.88
46	116.64	106.56	169.92	156.96	237.60	223.20
47	118.08	110.88	174.24	161.28	241.92	224.64
48	119.52	110.88	178.56	164.16	244.80	230.40
49	122.40	113.76	181.44	167.04	247.68	230.40
50	123.84	113.76	185.76	169.92	250.56	236.16
51	125.28	116.64	188.64	175.68	256.32	239.04
52	129.60	119.52	194.40	181.44	266.40	249.12
53	135.36	123.84	205.92	191.52	273.60	254.88
54	141.12	132.48	217.44	204.48	285.12	266.40
55	151.20	141.12	231.84	218.88	295.20	276.48
56	159.84	149.76	244.80	228.96	311.04	290.88
57	169.92	156.96	262.08	244.80	329.76	306.72
58	182.88	169.92	282.24	262.08	348.48	325.44
59	194.40	182.88	305.28	286.56	372.96	344.16
60	210.24	192.96	325.44	305.28	397.44	368.64
61	226.08	207.36	348.48	325.44	424.80	393.12
62	243.36	224.64	374.40	348.48	450.72	421.92
63	260.64	241.92	394.56	372.96	482.40	449.28
64	280.80	260.64	419.04	391.68	515.52	479.52
65	299.52	279.36	443.52	413.28	547.20	506.88
66	322.56	299.52	468.00	437.76	578.88	538.56
67	349.92	322.56	505.44	472.32	617.76	574.56
68	387.36	358.56	557.28	519.84	669.60	623.52
69	424.80	396.00	616.32	573.12	724.32	671.04
70	468.00	436.32	684.00	637.92	784.80	728.64
71	515.52	480.96	756.00	701.28	846.72	783.36
72	571.68	531.36	826.56	770.40	915.84	848.16
73	629.28	580.32	897.12	832.32	987.84	917.28
74	689.76	639.36	973.44	901.44	1,069.92	993.60
75	754.56	696.96	1,054.08	979.20	1,154.88	1,072.80
76	823.68	760.32	1,137.60	1,055.52	1,241.28	1,154.88
77	904.32	838.08	1,235.52	1,149.12	1,343.52	1,252.80
78	979.20	905.76	1,334.88	1,241.28	1,437.12	1,342.08
79	1,054.08	979.20	1,431.36	1,334.88	1,533.60	1,429.92
80	1,130.40	1,049.76	1,536.48	1,434.24	1,634.40	1,522.08
81	1,229.76	1,144.80	1,664.64	1,555.20	1,753.92	1,637.28
82	1,346.40	1,251.36	1,810.08	1,693.44	1,892.16	1,768.32
83	1,478.88	1,376.64	1,975.68	1,847.52	2,049.12	1,912.32
84	1,637.28	1,522.08	2,167.20	2,027.52	2,227.68	2,082.24
85	1,785.60	1,660.32	2,361.60	2,208.96	2,426.40	2,269.44
86	1,945.44	1,810.08	2,574.72	2,409.12	2,645.28	2,473.92
87	2,121.12	1,974.24	2,806.56	2,626.56	2,882.88	2,697.12
88	2,311.20	2,151.36	3,058.56	2,862.72	3,142.08	2,939.04
89	2,520.00	2,342.88	3,335.04	3,121.92	3,424.32	3,204.00
90	2,747.52	2,554.56	3,636.00	3,399.84	3,732.48	3,490.56
91	2,993.76	2,784.96	3,962.88	3,706.56	4,069.44	3,805.92
92	3,264.48	3,036.96	4,320.00	4,039.20	4,435.20	4,150.08
93	3,556.80	3,312.00	4,707.36	4,403.52	4,834.08	4,524.48
94	3,877.92	3,608.64	5,132.16	4,800.96	5,267.52	4,933.44

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	67.68	63.36	103.68	97.92	145.44	136.80
25-29	73.44	67.68	110.88	103.68	156.96	148.32
30-34	80.64	73.44	119.52	113.76	168.48	161.28
35-39	86.40	79.20	129.60	122.40	182.88	169.92
40-44	95.04	84.96	138.24	131.04	198.72	185.76
45	95.04	84.96	138.24	131.04	198.72	185.76
46	95.04	84.96	141.12	135.36	200.16	187.20
47	97.92	86.40	144.00	136.80	204.48	191.52
48	99.36	87.84	145.44	138.24	205.92	197.28
49	99.36	87.84	148.32	138.24	205.92	197.28
50	100.80	92.16	151.20	142.56	210.24	200.16
51	103.68	92.16	154.08	145.44	217.44	201.60
52	106.56	97.92	162.72	151.20	218.88	204.48
53	112.32	103.68	169.92	156.96	226.08	211.68
54	118.08	106.56	175.68	164.16	237.60	220.32
55	123.84	116.64	188.64	174.24	243.36	224.64
56	131.04	119.52	201.60	187.20	256.32	236.16
57	138.24	131.04	217.44	200.16	272.16	249.12
58	151.20	138.24	228.96	211.68	286.56	260.64
59	162.72	149.76	244.80	226.08	306.72	279.36
60	172.80	156.96	269.28	244.80	328.32	299.52
61	187.20	172.80	288.00	262.08	348.48	322.56
62	204.48	187.20	309.60	286.56	375.84	342.72
63	217.44	197.28	331.20	305.28	398.88	361.44
64	230.40	211.68	351.36	328.32	419.04	384.48
65	244.80	224.64	378.72	348.48	443.52	404.64
66	263.52	241.92	398.88	371.52	468.00	427.68
67	285.12	262.08	429.12	397.44	499.68	456.48
68	316.80	289.44	472.32	434.88	542.88	493.92
69	348.48	319.68	515.52	475.20	590.40	540.00
70	383.04	352.80	568.80	522.72	645.12	588.96
71	424.80	391.68	619.20	570.24	694.08	640.80
72	469.44	430.56	678.24	620.64	754.56	698.40
73	516.96	476.64	735.84	672.48	819.36	753.12
74	565.92	522.72	794.88	728.64	885.60	815.04
75	623.52	576.00	861.12	789.12	956.16	879.84
76	685.44	630.72	931.68	855.36	1,031.04	944.64
77	753.12	691.20	1,016.64	934.56	1,117.44	1,026.72
78	820.80	754.56	1,098.72	1,010.88	1,198.08	1,100.16
79	888.48	820.80	1,180.80	1,088.64	1,281.60	1,176.48
80	960.48	882.72	1,271.52	1,172.16	1,369.44	1,257.12
81	1,049.76	964.80	1,383.84	1,278.72	1,471.68	1,356.48
82	1,152.00	1,061.28	1,507.68	1,392.48	1,592.64	1,467.36
83	1,270.08	1,169.28	1,645.92	1,522.08	1,729.44	1,592.64
84	1,411.20	1,298.88	1,802.88	1,668.96	1,883.52	1,733.76
85	1,537.92	1,414.08	1,965.60	1,818.72	2,052.00	1,890.72
86	1,677.60	1,543.68	2,142.72	1,984.32	2,236.32	2,062.08
87	1,828.80	1,681.92	2,335.68	2,161.44	2,437.92	2,249.28
88	1,991.52	1,834.56	2,545.92	2,358.72	2,658.24	2,449.44
89	2,171.52	2,000.16	2,773.44	2,570.40	2,898.72	2,668.32
90	2,365.92	2,178.72	3,024.00	2,800.80	3,157.92	2,910.24
91	2,580.48	2,374.56	3,296.16	3,051.36	3,443.04	3,170.88
92	2,813.76	2,587.68	3,589.92	3,324.96	3,752.64	3,456.00
93	3,065.76	2,822.40	3,912.48	3,623.04	4,091.04	3,768.48
94	3,342.24	3,075.84	4,268.16	3,949.92	4,459.68	4,106.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	61.92	56.16	87.84	82.08	126.72	118.08
25-29	66.24	61.92	97.92	87.84	136.80	126.72
30-34	69.12	66.24	103.68	97.92	148.32	136.80
35-39	74.88	69.12	113.76	103.68	161.28	148.32
40-44	82.08	74.88	122.40	113.76	169.92	161.28
45	82.08	74.88	122.40	113.76	169.92	161.28
46	89.28	79.20	123.84	116.64	174.24	162.72
47	95.04	80.64	126.72	118.08	180.00	164.16
48	95.04	80.64	126.72	118.08	181.44	167.04
49	95.04	80.64	129.60	119.52	182.88	168.48
50	97.92	82.08	132.48	123.84	185.76	169.92
51	99.36	86.40	135.36	125.28	187.20	172.80
52	103.68	86.40	141.12	131.04	192.96	180.00
53	105.12	87.84	148.32	136.80	198.72	182.88
54	108.00	92.16	156.96	145.44	205.92	188.64
55	116.64	99.36	168.48	154.08	217.44	194.40
56	122.40	105.12	175.68	162.72	224.64	205.92
57	132.48	113.76	188.64	174.24	237.60	218.88
58	141.12	119.52	204.48	187.20	253.44	226.08
59	154.08	131.04	218.88	200.16	269.28	243.36
60	167.04	141.12	231.84	211.68	288.00	260.64
61	175.68	154.08	253.44	226.08	309.60	279.36
62	191.52	162.72	272.16	244.80	325.44	295.20
63	205.92	178.56	288.00	263.52	348.48	316.80
64	220.32	188.64	311.04	282.24	367.20	332.64
65	236.16	201.60	329.76	300.96	391.68	357.12
66	252.00	216.00	354.24	325.44	410.40	375.84
67	272.16	234.72	380.16	349.92	439.20	397.44
68	299.52	256.32	414.72	378.72	473.76	433.44
69	332.64	283.68	452.16	413.28	515.52	472.32
70	365.76	315.36	493.92	452.16	561.60	512.64
71	403.20	347.04	537.12	492.48	607.68	555.84
72	446.40	383.04	586.08	534.24	659.52	603.36
73	488.16	417.60	637.92	581.76	711.36	653.76
74	537.12	459.36	691.20	632.16	770.40	707.04
75	588.96	504.00	751.68	685.44	832.32	761.76
76	642.24	548.64	812.16	741.60	891.36	819.36
77	708.48	606.24	887.04	810.72	970.56	888.48
78	774.72	660.96	954.72	875.52	1,038.24	951.84
79	836.64	718.56	1,026.72	943.20	1,105.92	1,015.20
80	905.76	779.04	1,104.48	1,013.76	1,179.36	1,081.44
81	993.60	852.48	1,196.64	1,101.60	1,270.08	1,163.52
82	1,090.08	937.44	1,301.76	1,196.64	1,370.88	1,255.68
83	1,202.40	1,033.92	1,419.84	1,306.08	1,486.08	1,360.80
84	1,332.00	1,144.80	1,556.64	1,434.24	1,614.24	1,480.32
85	1,452.96	1,247.04	1,696.32	1,563.84	1,759.68	1,612.80
86	1,581.12	1,359.36	1,847.52	1,703.52	1,919.52	1,758.24
87	1,722.24	1,481.76	2,013.12	1,857.60	2,093.76	1,918.08
88	1,877.76	1,614.24	2,196.00	2,024.64	2,282.40	2,090.88
89	2,044.80	1,759.68	2,393.28	2,207.52	2,486.88	2,278.08
90	2,229.12	1,919.52	2,607.84	2,407.68	2,711.52	2,482.56
91	2,427.84	2,093.76	2,844.00	2,625.12	2,956.32	2,707.20
92	2,648.16	2,282.40	3,100.32	2,859.84	3,222.72	2,950.56
93	2,884.32	2,486.88	3,378.24	3,116.16	3,512.16	3,215.52
94	3,144.96	2,711.52	3,683.52	3,398.40	3,828.96	3,506.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	48.96	44.64	67.68	63.36	99.36	87.84
25-29	54.72	47.52	73.44	67.68	105.12	97.92
30-34	60.48	51.84	80.64	73.44	116.64	103.68
35-39	63.36	56.16	86.40	79.20	123.84	110.88
40-44	67.68	61.92	95.04	84.96	135.36	119.52
45	67.68	61.92	95.04	84.96	135.36	119.52
46	67.68	63.36	97.92	86.40	136.80	122.40
47	69.12	63.36	99.36	87.84	138.24	123.84
48	69.12	63.36	100.80	89.28	141.12	126.72
49	73.44	66.24	100.80	89.28	141.12	126.72
50	73.44	67.68	105.12	95.04	145.44	131.04
51	73.44	67.68	106.56	97.92	145.44	131.04
52	74.88	69.12	108.00	100.80	149.76	136.80
53	79.20	70.56	118.08	106.56	155.52	141.12
54	82.08	73.44	123.84	112.32	162.72	145.44
55	87.84	80.64	132.48	119.52	168.48	154.08
56	89.28	82.08	138.24	125.28	174.24	156.96
57	99.36	86.40	151.20	136.80	187.20	168.48
58	105.12	92.16	159.84	148.32	200.16	180.00
59	116.64	103.68	169.92	154.08	210.24	188.64
60	123.84	113.76	185.76	167.04	224.64	204.48
61	135.36	122.40	194.40	175.68	241.92	220.32
62	149.76	135.36	210.24	188.64	256.32	231.84
63	156.96	144.00	226.08	204.48	273.60	249.12
64	168.48	154.08	244.80	220.32	288.00	262.08
65	178.56	162.72	262.08	236.16	309.60	279.36
66	191.52	177.12	280.80	254.88	322.56	293.76
67	205.92	188.64	300.96	270.72	347.04	316.80
68	226.08	207.36	325.44	292.32	374.40	339.84
69	250.56	228.96	355.68	321.12	406.08	368.64
70	279.36	253.44	383.04	349.92	439.20	396.00
71	303.84	280.80	414.72	374.40	475.20	430.56
72	336.96	306.72	452.16	410.40	514.08	462.24
73	367.20	335.52	492.48	447.84	552.96	502.56
74	400.32	364.32	538.56	488.16	597.60	544.32
75	439.20	396.00	587.52	532.80	640.80	586.08
76	476.64	432.00	635.04	577.44	692.64	632.16
77	527.04	475.20	691.20	629.28	744.48	681.12
78	574.56	521.28	744.48	675.36	794.88	727.20
79	624.96	567.36	796.32	722.88	846.72	770.40
80	681.12	620.64	849.60	773.28	898.56	816.48
81	745.92	684.00	917.28	832.32	963.36	874.08
82	819.36	753.12	993.60	904.32	1,038.24	938.88
83	902.88	828.00	1,081.44	984.96	1,118.88	1,012.32
84	996.48	914.40	1,185.12	1,080.00	1,215.36	1,101.60
85	1,085.76	997.92	1,293.12	1,173.60	1,326.24	1,199.52
86	1,185.12	1,088.64	1,409.76	1,280.16	1,444.32	1,306.08
87	1,293.12	1,188.00	1,536.48	1,395.36	1,575.36	1,424.16
88	1,409.76	1,294.56	1,676.16	1,520.64	1,717.92	1,552.32
89	1,536.48	1,411.20	1,825.92	1,657.44	1,869.12	1,692.00
90	1,676.16	1,537.92	1,988.64	1,808.64	2,039.04	1,843.20
91	1,825.92	1,677.60	2,170.08	1,971.36	2,223.36	2,010.24
92	1,988.64	1,828.80	2,364.48	2,149.92	2,422.08	2,193.12
93	2,170.08	1,991.52	2,576.16	2,341.44	2,639.52	2,388.96
94	2,364.48	2,171.52	2,808.00	2,551.68	2,877.12	2,603.52

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	67.68	63.36	99.36	92.16	138.24	131.04
25-29	70.56	67.68	106.56	99.36	149.76	141.12
30-34	79.20	73.44	116.64	106.56	162.72	151.20
35-39	84.96	80.64	125.28	116.64	175.68	162.72
40-44	92.16	84.96	135.36	125.28	187.20	178.56
45	92.16	84.96	135.36	125.28	187.20	178.56
46	93.60	86.40	138.24	126.72	192.96	180.00
47	95.04	89.28	141.12	131.04	194.40	181.44
48	97.92	89.28	144.00	132.48	198.72	187.20
49	99.36	92.16	148.32	135.36	200.16	187.20
50	99.36	92.16	149.76	138.24	204.48	191.52
51	100.80	93.60	154.08	142.56	207.36	194.40
52	105.12	97.92	156.96	148.32	216.00	201.60
53	108.00	99.36	167.04	155.52	220.32	205.92
54	113.76	108.00	175.68	164.16	230.40	216.00
55	123.84	113.76	187.20	178.56	239.04	224.64
56	129.60	122.40	198.72	185.76	250.56	236.16
57	138.24	126.72	211.68	198.72	267.84	249.12
58	148.32	138.24	228.96	211.68	282.24	263.52
59	156.96	148.32	247.68	231.84	300.96	279.36
60	169.92	155.52	263.52	247.68	322.56	299.52
61	182.88	168.48	282.24	263.52	344.16	318.24
62	197.28	181.44	303.84	282.24	365.76	341.28
63	211.68	194.40	319.68	300.96	391.68	362.88
64	228.96	211.68	338.40	316.80	417.60	387.36
65	243.36	226.08	360.00	335.52	443.52	411.84
66	262.08	241.92	378.72	354.24	469.44	436.32
67	283.68	262.08	408.96	381.60	499.68	466.56
68	313.92	290.88	452.16	420.48	541.44	505.44
69	344.16	321.12	499.68	465.12	586.08	544.32
70	380.16	352.80	554.40	516.96	635.04	590.40
71	417.60	388.80	612.00	567.36	685.44	635.04
72	463.68	430.56	669.60	623.52	741.60	686.88
73	509.76	469.44	727.20	673.92	799.20	743.04
74	558.72	516.96	789.12	730.08	865.44	804.96
75	612.00	563.04	853.92	793.44	934.56	869.76
76	668.16	616.32	921.60	855.36	1,003.68	936.00
77	732.96	678.24	1,000.80	931.68	1,088.64	1,013.76
78	793.44	734.40	1,081.44	1,005.12	1,163.52	1,088.64
79	853.92	793.44	1,159.20	1,081.44	1,242.72	1,157.76
80	915.84	851.04	1,245.60	1,160.64	1,323.36	1,232.64
81	996.48	927.36	1,347.84	1,260.00	1,421.28	1,326.24
82	1,091.52	1,013.76	1,465.92	1,372.32	1,533.60	1,432.80
83	1,196.64	1,114.56	1,599.84	1,497.60	1,658.88	1,549.44
84	1,326.24	1,232.64	1,755.36	1,641.60	1,802.88	1,686.24
85	1,445.76	1,344.96	1,912.32	1,789.92	1,965.60	1,838.88
86	1,576.80	1,465.92	2,086.56	1,952.64	2,142.72	2,004.48
87	1,719.36	1,599.84	2,273.76	2,128.32	2,335.68	2,184.48
88	1,873.44	1,742.40	2,476.80	2,318.40	2,545.92	2,381.76
89	2,041.92	1,897.92	2,701.44	2,528.64	2,773.44	2,594.88
90	2,226.24	2,070.72	2,946.24	2,753.28	3,024.00	2,826.72
91	2,424.96	2,255.04	3,209.76	3,002.40	3,296.16	3,081.60
92	2,645.28	2,460.96	3,499.20	3,271.68	3,591.36	3,362.40
93	2,881.44	2,682.72	3,813.12	3,566.88	3,915.36	3,664.80
94	3,142.08	2,923.20	4,157.28	3,888.00	4,268.16	3,996.00

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	54.72	51.84	84.96	80.64	119.52	112.32
25-29	60.48	54.72	89.28	84.96	129.60	122.40
30-34	66.24	60.48	97.92	93.60	138.24	131.04
35-39	70.56	63.36	105.12	99.36	149.76	138.24
40-44	79.20	69.12	112.32	106.56	162.72	151.20
45	79.20	69.12	112.32	106.56	162.72	151.20
46	79.20	69.12	113.76	110.88	162.72	154.08
47	80.64	70.56	118.08	112.32	167.04	155.52
48	80.64	70.56	119.52	112.32	168.48	161.28
49	80.64	70.56	122.40	112.32	168.48	161.28
50	82.08	74.88	123.84	116.64	172.80	162.72
51	84.96	74.88	125.28	119.52	178.56	164.16
52	87.84	80.64	132.48	123.84	180.00	167.04
53	92.16	84.96	138.24	129.60	185.76	172.80
54	97.92	87.84	144.00	135.36	194.40	180.00
55	100.80	95.04	155.52	142.56	198.72	182.88
56	106.56	97.92	164.16	154.08	210.24	192.96
57	112.32	106.56	178.56	162.72	223.20	204.48
58	123.84	112.32	187.20	172.80	234.72	213.12
59	132.48	122.40	200.16	185.76	250.56	228.96
60	141.12	129.60	220.32	200.16	267.84	244.80
61	154.08	141.12	236.16	213.12	285.12	263.52
62	167.04	154.08	253.44	234.72	306.72	280.80
63	178.56	161.28	272.16	249.12	325.44	295.20
64	188.64	172.80	288.00	267.84	342.72	313.92
65	200.16	182.88	309.60	285.12	362.88	331.20
66	216.00	197.28	326.88	305.28	383.04	349.92
67	234.72	213.12	349.92	326.88	408.96	374.40
68	257.76	236.16	385.92	357.12	444.96	404.64
69	285.12	260.64	420.48	388.80	482.40	442.08
70	313.92	288.00	465.12	426.24	527.04	480.96
71	348.48	319.68	506.88	466.56	567.36	522.72
72	384.48	352.80	554.40	506.88	616.32	570.24
73	421.92	390.24	601.92	550.08	669.60	616.32
74	463.68	426.24	649.44	596.16	722.88	666.72
75	509.76	469.44	702.72	646.56	780.48	718.56
76	560.16	515.52	763.20	699.84	842.40	771.84
77	614.88	565.92	830.88	764.64	914.40	839.52
78	671.04	616.32	898.56	826.56	979.20	900.00
79	727.20	669.60	964.80	889.92	1,046.88	961.92
80	784.80	721.44	1,039.68	959.04	1,118.88	1,026.72
81	858.24	790.56	1,130.40	1,045.44	1,203.84	1,110.24
82	941.76	868.32	1,232.64	1,139.04	1,301.76	1,199.52
83	1,038.24	956.16	1,346.40	1,244.16	1,412.64	1,301.76
84	1,154.88	1,061.28	1,474.56	1,365.12	1,537.92	1,416.96
85	1,257.12	1,156.32	1,607.04	1,487.52	1,677.60	1,546.56
86	1,370.88	1,261.44	1,752.48	1,621.44	1,828.80	1,686.24
87	1,494.72	1,376.64	1,909.44	1,766.88	1,991.52	1,838.88
88	1,627.20	1,500.48	2,079.36	1,928.16	2,172.96	2,001.60
89	1,775.52	1,635.84	2,266.56	2,100.96	2,370.24	2,181.60
90	1,933.92	1,781.28	2,472.48	2,288.16	2,581.92	2,377.44
91	2,109.60	1,941.12	2,694.24	2,495.52	2,815.20	2,593.44
92	2,299.68	2,116.80	2,934.72	2,718.72	3,067.20	2,825.28
93	2,505.60	2,306.88	3,199.68	2,962.08	3,343.68	3,081.60
94	2,733.12	2,514.24	3,489.12	3,229.92	3,646.08	3,356.64

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	51.84	48.96	76.32	70.56	110.88	103.68
25-29	56.16	51.84	84.96	76.32	119.52	110.88
30-34	60.48	56.16	89.28	84.96	129.60	119.52
35-39	66.24	60.48	99.36	89.28	141.12	129.60
40-44	70.56	66.24	106.56	99.36	148.32	141.12
45	70.56	66.24	106.56	99.36	148.32	141.12
46	74.88	66.24	106.56	100.80	151.20	142.56
47	76.32	69.12	110.88	103.68	156.96	144.00
48	76.32	69.12	110.88	103.68	156.96	144.00
49	76.32	69.12	112.32	105.12	159.84	145.44
50	79.20	70.56	116.64	106.56	161.28	148.32
51	80.64	70.56	118.08	108.00	162.72	149.76
52	84.96	74.88	122.40	113.76	168.48	156.96
53	87.84	76.32	129.60	119.52	172.80	159.84
54	93.60	80.64	136.80	126.72	180.00	164.16
55	95.04	86.40	145.44	132.48	188.64	168.48
56	100.80	92.16	154.08	142.56	194.40	180.00
57	106.56	99.36	164.16	151.20	205.92	191.52
58	122.40	105.12	178.56	162.72	218.88	197.28
59	125.28	113.76	191.52	174.24	234.72	211.68
60	132.48	122.40	201.60	182.88	250.56	226.08
61	145.44	132.48	218.88	197.28	269.28	243.36
62	159.84	142.56	236.16	213.12	282.24	256.32
63	168.48	155.52	250.56	230.40	303.84	275.04
64	180.00	164.16	269.28	244.80	319.68	290.88
65	191.52	175.68	286.56	262.08	341.28	311.04
66	204.48	187.20	308.16	282.24	357.12	326.88
67	223.20	203.04	329.76	303.84	381.60	347.04
68	244.80	223.20	360.00	329.76	411.84	377.28
69	270.72	246.24	393.12	358.56	447.84	410.40
70	296.64	273.60	429.12	393.12	488.16	446.40
71	329.76	302.40	468.00	429.12	528.48	483.84
72	364.32	332.64	509.76	465.12	574.56	525.60
73	400.32	364.32	555.84	505.44	617.76	568.80
74	440.64	400.32	600.48	550.08	671.04	614.88
75	483.84	439.20	653.76	596.16	724.32	663.84
76	532.80	476.64	705.60	646.56	774.72	712.80
77	584.64	528.48	771.84	705.60	843.84	773.28
78	636.48	574.56	830.88	761.76	902.88	829.44
79	689.76	624.96	894.24	822.24	961.92	884.16
80	745.92	676.80	960.48	881.28	1,025.28	940.32
81	815.04	741.60	1,041.12	959.04	1,104.48	1,013.76
82	895.68	815.04	1,133.28	1,041.12	1,192.32	1,091.52
83	986.40	898.56	1,235.52	1,136.16	1,291.68	1,183.68
84	1,095.84	995.04	1,355.04	1,247.04	1,404.00	1,288.80
85	1,193.76	1,084.32	1,476.00	1,359.36	1,532.16	1,402.56
86	1,303.20	1,182.24	1,608.48	1,481.76	1,668.96	1,530.72
87	1,421.28	1,290.24	1,752.48	1,615.68	1,821.60	1,667.52
88	1,546.56	1,404.00	1,910.88	1,762.56	1,985.76	1,820.16
89	1,686.24	1,532.16	2,082.24	1,920.96	2,164.32	1,982.88
90	1,838.88	1,668.96	2,269.44	2,095.20	2,358.72	2,160.00
91	2,004.48	1,821.60	2,473.92	2,283.84	2,571.84	2,354.40
92	2,185.92	1,985.76	2,697.12	2,486.88	2,803.68	2,567.52
93	2,380.32	2,164.32	2,939.04	2,711.52	3,055.68	2,799.36
94	2,596.32	2,358.72	3,204.00	2,956.32	3,330.72	3,049.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	44.64	41.76	61.92	57.60	92.16	80.64
25-29	50.40	43.20	67.68	61.92	97.92	89.28
30-34	56.16	48.96	74.88	67.68	106.56	95.04
35-39	57.60	51.84	79.20	73.44	113.76	100.80
40-44	61.92	56.16	87.84	79.20	123.84	110.88
45	61.92	56.16	87.84	79.20	123.84	110.88
46	61.92	57.60	89.28	79.20	125.28	112.32
47	63.36	57.60	92.16	80.64	126.72	113.76
48	63.36	57.60	93.60	82.08	129.60	118.08
49	67.68	60.48	93.60	82.08	129.60	118.08
50	67.68	61.92	97.92	87.84	135.36	122.40
51	67.68	61.92	99.36	89.28	135.36	122.40
52	69.12	63.36	100.80	93.60	138.24	125.28
53	73.44	66.24	108.00	99.36	144.00	129.60
54	76.32	67.68	113.76	103.68	149.76	135.36
55	80.64	74.88	122.40	110.88	155.52	142.56
56	82.08	76.32	126.72	116.64	161.28	144.00
57	92.16	79.20	141.12	125.28	172.80	155.52
58	97.92	84.96	145.44	136.80	185.76	167.04
59	106.56	95.04	156.96	142.56	192.96	174.24
60	113.76	105.12	169.92	154.08	207.36	188.64
61	123.84	112.32	180.00	162.72	223.20	204.48
62	138.24	123.84	192.96	174.24	236.16	213.12
63	144.00	132.48	210.24	188.64	253.44	230.40
64	155.52	142.56	226.08	204.48	266.40	241.92
65	164.16	149.76	241.92	217.44	285.12	256.32
66	177.12	164.16	257.76	234.72	299.52	270.72
67	190.08	172.80	276.48	250.56	318.24	293.76
68	208.80	190.08	299.52	270.72	345.60	313.92
69	230.40	210.24	328.32	295.20	375.84	339.84
70	257.76	234.72	352.80	322.56	404.64	365.76
71	280.80	259.20	381.60	347.04	437.76	396.00
72	309.60	283.68	416.16	378.72	475.20	426.24
73	338.40	309.60	453.60	413.28	511.20	463.68
74	370.08	336.96	496.80	449.28	550.08	501.12
75	404.64	364.32	542.88	491.04	590.40	541.44
76	439.20	397.44	586.08	532.80	639.36	583.20
77	485.28	437.76	637.92	578.88	686.88	629.28
78	531.36	479.52	686.88	623.52	732.96	672.48
79	576.00	524.16	734.40	666.72	781.92	709.92
80	627.84	573.12	783.36	714.24	829.44	753.12
81	686.88	630.72	846.72	768.96	889.92	806.40
82	757.44	695.52	917.28	835.20	957.60	865.44
83	832.32	763.20	996.48	908.64	1,033.92	934.56
84	918.72	842.40	1,094.40	995.04	1,121.76	1,015.20
85	1,002.24	920.16	1,192.32	1,082.88	1,224.00	1,105.92
86	1,094.40	1,003.68	1,300.32	1,180.80	1,332.00	1,205.28
87	1,192.32	1,094.40	1,416.96	1,288.80	1,452.96	1,313.28
88	1,300.32	1,193.76	1,546.56	1,402.56	1,585.44	1,431.36
89	1,416.96	1,301.76	1,686.24	1,527.84	1,725.12	1,560.96
90	1,546.56	1,419.84	1,834.56	1,667.52	1,880.64	1,700.64
91	1,686.24	1,546.56	2,000.16	1,818.72	2,052.00	1,854.72
92	1,834.56	1,686.24	2,181.60	1,982.88	2,236.32	2,021.76
93	2,000.16	1,838.88	2,376.00	2,160.00	2,435.04	2,204.64
94	2,181.60	2,001.60	2,592.00	2,354.40	2,652.48	2,401.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	41.76	37.44	60.48	56.16	86.40	79.20
25-29	44.64	41.76	66.24	60.48	92.16	86.40
30-34	47.52	44.64	69.12	66.24	99.36	92.16
35-39	50.40	47.52	76.32	69.12	108.00	99.36
40-44	56.16	50.40	82.08	76.32	113.76	108.00
45	56.16	50.40	82.08	76.32	113.76	108.00
46	60.48	51.84	84.96	76.32	118.08	110.88
47	61.92	54.72	86.40	79.20	122.40	110.88
48	61.92	54.72	86.40	80.64	122.40	112.32
49	63.36	54.72	87.84	80.64	123.84	113.76
50	66.24	56.16	89.28	84.96	125.28	113.76
51	66.24	57.60	92.16	84.96	126.72	116.64
52	67.68	57.60	95.04	87.84	131.04	122.40
53	70.56	60.48	99.36	92.16	135.36	123.84
54	73.44	61.92	106.56	99.36	138.24	126.72
55	79.20	67.68	113.76	103.68	145.44	131.04
56	80.64	70.56	118.08	110.88	151.20	138.24
57	89.28	76.32	126.72	118.08	161.28	148.32
58	95.04	80.64	138.24	126.72	169.92	154.08
59	103.68	87.84	148.32	135.36	181.44	164.16
60	112.32	95.04	156.96	142.56	194.40	175.68
61	118.08	103.68	169.92	154.08	207.36	188.64
62	129.60	110.88	182.88	164.16	218.88	200.16
63	138.24	119.52	194.40	178.56	236.16	213.12
64	149.76	126.72	210.24	191.52	247.68	224.64
65	159.84	136.80	223.20	204.48	263.52	241.92
66	171.36	145.44	239.04	218.88	276.48	252.00
67	184.32	158.40	256.32	236.16	296.64	269.28
68	203.04	174.24	279.36	256.32	319.68	292.32
69	224.64	190.08	305.28	279.36	348.48	319.68
70	246.24	213.12	332.64	303.84	380.16	345.60
71	273.60	233.28	362.88	332.64	410.40	374.40
72	300.96	259.20	394.56	361.44	444.96	407.52
73	329.76	282.24	430.56	391.68	479.52	440.64
74	362.88	309.60	466.56	426.24	519.84	478.08
75	397.44	339.84	508.32	463.68	561.60	515.52
76	433.44	370.08	548.64	499.68	601.92	552.96
77	478.08	408.96	597.60	547.20	653.76	600.48
78	524.16	446.40	645.12	591.84	701.28	642.24
79	564.48	483.84	692.64	636.48	747.36	685.44
80	610.56	525.60	745.92	684.00	796.32	730.08
81	671.04	576.00	807.84	743.04	858.24	786.24
82	735.84	632.16	879.84	807.84	925.92	848.16
83	812.16	696.96	957.60	882.72	1,002.24	918.72
84	898.56	771.84	1,051.20	969.12	1,090.08	997.92
85	980.64	840.96	1,144.80	1,055.52	1,189.44	1,088.64
86	1,068.48	917.28	1,247.04	1,150.56	1,294.56	1,188.00
87	1,162.08	1,000.80	1,359.36	1,254.24	1,412.64	1,294.56
88	1,267.20	1,090.08	1,481.76	1,368.00	1,540.80	1,412.64
89	1,380.96	1,189.44	1,614.24	1,490.40	1,679.04	1,537.92
90	1,504.80	1,294.56	1,759.68	1,624.32	1,830.24	1,676.16
91	1,640.16	1,412.64	1,919.52	1,772.64	1,995.84	1,828.80
92	1,787.04	1,540.80	2,093.76	1,931.04	2,175.84	1,991.52
93	1,946.88	1,679.04	2,280.96	2,103.84	2,371.68	2,171.52
94	2,122.56	1,830.24	2,485.44	2,293.92	2,584.80	2,365.92

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	143.10	132.10	214.66	192.64	291.71	272.45
25-29	151.36	145.86	231.17	211.90	316.48	294.46
30-34	167.87	154.11	247.68	228.42	338.50	319.23
35-39	178.88	170.62	269.70	244.93	366.02	341.25
40-44	192.64	181.63	291.71	266.94	396.29	368.77
45	192.64	181.63	291.71	266.94	396.29	368.77
46	200.90	187.14	297.22	269.70	401.79	377.02
47	203.65	189.89	299.97	272.45	412.80	385.28
48	203.65	192.64	305.47	277.95	418.30	390.78
49	206.40	198.14	310.98	280.70	421.06	393.54
50	214.66	198.14	319.23	291.71	429.31	401.79
51	217.41	206.40	327.49	299.97	437.57	407.30
52	228.42	214.66	341.25	310.98	451.33	423.81
53	233.92	220.16	357.76	330.24	470.59	440.32
54	247.68	231.17	379.78	352.26	487.10	456.83
55	258.69	244.93	404.54	377.02	511.87	478.85
56	277.95	258.69	432.06	404.54	542.14	506.37
57	299.97	277.95	459.58	432.06	575.17	533.89
58	310.98	294.46	492.61	467.84	608.19	569.66
59	341.25	319.23	528.38	500.86	643.97	602.69
60	360.51	332.99	561.41	533.89	682.50	638.46
61	390.78	360.51	605.44	577.92	729.28	682.50
62	421.06	390.78	643.97	610.94	778.82	729.28
63	454.08	423.81	679.74	643.97	833.86	784.32
64	484.35	451.33	712.77	676.99	888.90	839.36
65	525.63	487.10	751.30	707.26	949.44	899.90
66	566.91	531.14	795.33	745.79	1,020.99	965.95
67	619.20	583.42	866.88	811.84	1,100.80	1,040.26
68	688.00	643.97	963.20	908.16	1,194.37	1,125.57
69	762.30	715.52	1,084.29	1,018.24	1,301.70	1,221.89
70	853.12	795.33	1,224.64	1,150.34	1,417.28	1,320.96
71	938.43	877.89	1,364.99	1,282.43	1,532.86	1,425.54
72	1,040.26	974.21	1,510.85	1,417.28	1,673.22	1,554.88
73	1,155.84	1,078.78	1,662.21	1,557.63	1,816.32	1,689.73
74	1,274.18	1,186.11	1,819.07	1,703.49	1,975.94	1,843.84
75	1,411.78	1,304.45	1,984.19	1,852.10	2,149.31	2,017.22
76	1,549.38	1,439.30	2,160.32	2,019.97	2,333.70	2,196.10
77	1,708.99	1,585.15	2,363.97	2,209.86	2,542.85	2,396.99
78	1,854.85	1,725.50	2,564.86	2,399.74	2,738.24	2,584.13
79	2,003.46	1,871.36	2,771.26	2,597.89	2,941.89	2,774.02
80	2,165.82	2,025.47	2,991.42	2,812.54	3,148.29	2,969.41
81	2,347.46	2,198.85	3,230.85	3,046.46	3,382.21	3,186.82
82	2,556.61	2,396.99	3,511.55	3,313.41	3,643.65	3,434.50
83	2,804.29	2,633.66	3,833.54	3,616.13	3,935.36	3,712.45
84	3,096.00	2,903.36	4,205.06	3,965.63	4,276.61	4,034.43
85	3,379.46	3,164.80	4,584.83	4,323.39	4,661.89	4,400.45
86	3,682.18	3,448.26	4,997.63	4,711.42	5,080.19	4,793.98
87	4,015.17	3,756.48	5,448.96	5,135.23	5,537.02	5,226.05
88	4,375.68	4,097.73	5,941.57	5,600.32	6,037.89	5,696.64
89	4,771.97	4,463.74	6,475.46	6,101.18	6,582.78	6,211.26
90	5,201.28	4,868.29	7,056.13	6,651.58	7,177.22	6,767.17
91	5,669.12	5,305.86	7,689.09	7,248.77	7,818.43	7,375.36
92	6,180.99	5,784.70	8,382.59	7,900.99	8,522.94	8,038.59
93	6,736.90	6,307.58	9,136.64	8,613.76	9,293.50	8,765.12
94	7,342.34	6,874.50	9,959.49	9,389.82	10,127.36	9,552.19

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	98.21	93.74	145.08	136.15	203.11	194.18
25-29	104.90	100.44	156.24	145.08	220.97	207.58
30-34	116.06	107.14	171.86	156.24	238.82	223.20
35-39	122.76	118.30	185.26	171.86	258.91	241.06
40-44	136.15	124.99	198.65	185.26	276.77	261.14
45	136.15	124.99	198.65	185.26	276.77	261.14
46	138.38	127.22	203.11	187.49	283.46	265.61
47	140.62	131.69	207.58	191.95	287.93	267.84
48	142.85	131.69	212.04	196.42	292.39	274.54
49	145.08	136.15	216.50	198.65	294.62	274.54
50	147.31	136.15	220.97	203.11	299.09	281.23
51	149.54	138.38	225.43	209.81	305.78	285.70
52	154.01	142.85	232.13	216.50	316.94	296.86
53	160.70	147.31	245.52	227.66	325.87	303.55
54	167.40	158.47	258.91	243.29	339.26	316.94
55	180.79	167.40	276.77	261.14	352.66	330.34
56	189.72	178.56	292.39	272.30	370.51	345.96
57	203.11	187.49	312.48	292.39	392.83	366.05
58	218.74	203.11	337.03	312.48	415.15	388.37
59	232.13	218.74	363.82	341.50	444.17	410.69
60	249.98	229.90	388.37	363.82	473.18	439.70
61	270.07	247.75	415.15	388.37	506.66	468.72
62	290.16	267.84	446.40	415.15	537.91	502.20
63	310.25	287.93	470.95	444.17	575.86	535.68
64	334.80	310.25	499.97	466.49	613.80	571.39
65	357.12	332.57	528.98	493.27	651.74	604.87
66	388.37	359.35	562.46	526.75	696.38	647.28
67	424.08	390.60	611.57	571.39	747.72	696.38
68	473.18	437.47	680.76	633.89	816.91	761.11
69	522.29	486.58	758.88	705.31	890.57	825.84
70	580.32	540.14	848.16	790.13	973.15	903.96
71	645.05	600.41	944.14	877.18	1,057.97	979.85
72	720.94	669.60	1,042.34	970.92	1,153.94	1,069.13
73	799.06	736.56	1,140.55	1,057.97	1,254.38	1,165.10
74	883.87	819.14	1,247.69	1,153.94	1,370.45	1,272.24
75	975.38	899.50	1,361.52	1,265.54	1,490.98	1,386.07
76	1,073.59	991.01	1,482.05	1,374.91	1,615.97	1,504.37
77	1,187.42	1,100.38	1,622.66	1,508.83	1,765.51	1,644.98
78	1,296.79	1,200.82	1,767.74	1,644.98	1,903.90	1,778.90
79	1,408.39	1,307.95	1,912.82	1,783.37	2,048.98	1,910.59
80	1,524.46	1,415.09	2,071.30	1,932.91	2,202.98	2,051.21
81	1,658.38	1,542.31	2,243.16	2,095.85	2,363.69	2,207.45
82	1,814.62	1,687.39	2,439.58	2,283.34	2,551.18	2,383.78
83	1,993.18	1,854.79	2,662.78	2,490.91	2,760.98	2,577.96
84	2,207.45	2,051.21	2,921.69	2,731.97	3,002.04	2,805.62
85	2,406.10	2,238.70	3,182.83	2,977.49	3,269.88	3,057.84
86	2,622.60	2,439.58	3,470.76	3,247.56	3,564.50	3,334.61
87	2,859.19	2,660.54	3,783.24	3,539.95	3,885.91	3,635.93
88	3,115.87	2,899.37	4,122.50	3,859.13	4,234.10	3,961.80
89	3,397.10	3,158.28	4,495.25	4,207.32	4,615.78	4,318.92
90	3,702.89	3,443.98	4,901.47	4,582.30	5,030.93	4,705.06
91	4,035.46	3,754.22	5,341.18	4,995.22	5,484.02	5,129.14
92	4,399.27	4,093.49	5,823.29	5,443.85	5,977.30	5,593.39
93	4,794.34	4,464.00	6,345.58	5,934.89	6,515.21	6,097.82
94	5,227.34	4,863.53	6,916.97	6,470.57	7,099.99	6,649.13

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	80.35	75.89	122.76	116.06	174.10	162.94
25-29	87.05	80.35	131.69	122.76	187.49	176.33
30-34	95.98	87.05	142.85	136.15	200.88	191.95
35-39	102.67	93.74	154.01	145.08	218.74	203.11
40-44	113.83	100.44	165.17	156.24	236.59	220.97
45	113.83	100.44	165.17	156.24	236.59	220.97
46	113.83	100.44	167.40	160.70	238.82	223.20
47	116.06	102.67	171.86	162.94	243.29	227.66
48	118.30	104.90	174.10	165.17	245.52	234.36
49	118.30	104.90	176.33	165.17	245.52	234.36
50	120.53	109.37	180.79	169.63	249.98	238.82
51	122.76	109.37	183.02	174.10	258.91	241.06
52	127.22	116.06	194.18	180.79	261.14	243.29
53	133.92	122.76	203.11	187.49	270.07	252.22
54	140.62	127.22	209.81	196.42	283.46	263.38
55	147.31	138.38	225.43	207.58	290.16	267.84
56	156.24	142.85	241.06	223.20	305.78	281.23
57	165.17	156.24	258.91	238.82	323.64	296.86
58	180.79	165.17	272.30	252.22	341.50	310.25
59	194.18	178.56	292.39	270.07	366.05	332.57
60	205.34	187.49	321.41	292.39	390.60	357.12
61	223.20	205.34	343.73	312.48	415.15	383.90
62	243.29	223.20	368.28	341.50	448.63	408.46
63	258.91	234.36	395.06	363.82	475.42	430.78
64	274.54	252.22	419.62	390.60	499.97	457.56
65	292.39	267.84	450.86	415.15	528.98	482.11
66	316.94	290.16	479.88	446.40	562.46	513.36
67	345.96	316.94	520.06	482.11	604.87	553.54
68	386.14	352.66	575.86	531.22	662.90	602.64
69	428.54	392.83	633.89	584.78	725.40	665.14
70	475.42	437.47	705.31	647.28	799.06	729.86
71	531.22	488.81	774.50	712.01	868.25	801.29
72	591.48	542.38	854.86	781.20	950.83	879.41
73	656.21	604.87	935.21	854.86	1,040.11	957.53
74	725.40	669.60	1,017.79	932.98	1,133.86	1,044.58
75	805.75	743.26	1,111.54	1,020.02	1,234.30	1,136.09
76	892.80	821.38	1,214.21	1,113.77	1,343.66	1,229.83
77	988.78	908.42	1,334.74	1,227.60	1,468.66	1,348.13
78	1,086.98	999.94	1,455.26	1,339.20	1,586.95	1,457.50
79	1,187.42	1,095.91	1,578.02	1,455.26	1,711.94	1,571.33
80	1,294.56	1,189.66	1,714.18	1,580.26	1,845.86	1,694.09
81	1,415.09	1,301.26	1,865.95	1,723.10	1,984.25	1,828.01
82	1,553.47	1,430.71	2,031.12	1,877.11	2,147.18	1,977.55
83	1,711.94	1,575.79	2,218.61	2,051.21	2,330.21	2,147.18
84	1,901.66	1,749.89	2,430.65	2,249.86	2,537.78	2,336.90
85	2,073.53	1,906.13	2,649.38	2,450.74	2,765.45	2,548.94
86	2,261.02	2,080.22	2,888.21	2,673.94	3,013.20	2,778.84
87	2,464.13	2,267.71	3,147.12	2,912.76	3,285.50	3,031.06
88	2,685.10	2,473.06	3,430.58	3,178.37	3,582.36	3,301.13
89	2,926.15	2,696.26	3,738.60	3,464.06	3,906.00	3,595.75
90	3,189.53	2,937.31	4,075.63	3,774.31	4,256.42	3,921.62
91	3,477.46	3,200.69	4,441.68	4,113.58	4,640.33	4,274.28
92	3,792.17	3,488.62	4,838.98	4,481.86	5,057.71	4,658.18
93	4,131.43	3,803.33	5,274.22	4,883.62	5,513.04	5,080.03
94	4,504.18	4,144.82	5,751.86	5,323.32	6,010.78	5,535.36

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	73.66	66.96	104.90	98.21	151.78	140.62
25-29	78.12	73.66	116.06	104.90	162.94	151.78
30-34	82.58	78.12	122.76	116.06	176.33	162.94
35-39	89.28	82.58	136.15	122.76	191.95	176.33
40-44	98.21	89.28	145.08	136.15	203.11	191.95
45	98.21	89.28	145.08	136.15	203.11	191.95
46	107.14	93.74	147.31	138.38	207.58	194.18
47	113.83	95.98	151.78	140.62	214.27	196.42
48	113.83	95.98	151.78	140.62	216.50	198.65
49	113.83	95.98	154.01	142.85	218.74	200.88
50	116.06	98.21	158.47	147.31	220.97	203.11
51	118.30	102.67	160.70	149.54	223.20	205.34
52	122.76	102.67	167.40	156.24	229.90	214.27
53	124.99	104.90	176.33	162.94	236.59	218.74
54	129.46	109.37	187.49	174.10	245.52	225.43
55	138.38	118.30	200.88	183.02	258.91	232.13
56	145.08	124.99	209.81	194.18	267.84	245.52
57	158.47	136.15	225.43	207.58	283.46	261.14
58	167.40	142.85	243.29	223.20	301.32	270.07
59	183.02	156.24	261.14	238.82	321.41	290.16
60	198.65	167.40	276.77	252.22	343.73	310.25
61	209.81	183.02	301.32	270.07	368.28	332.57
62	227.66	194.18	323.64	292.39	388.37	352.66
63	245.52	212.04	343.73	314.71	415.15	377.21
64	263.38	225.43	370.51	337.03	437.47	397.30
65	281.23	241.06	392.83	359.35	466.49	426.31
66	303.55	258.91	426.31	390.60	493.27	450.86
67	330.34	283.46	459.79	424.08	531.22	482.11
68	366.05	312.48	506.66	462.02	578.09	528.98
69	408.46	348.19	555.77	508.90	633.89	580.32
70	453.10	390.60	611.57	560.23	696.38	636.12
71	504.43	433.01	671.83	616.03	758.88	694.15
72	562.46	482.11	738.79	674.06	830.30	761.11
73	620.50	531.22	810.22	738.79	903.96	830.30
74	687.46	589.25	886.10	810.22	986.54	906.19
75	761.11	651.74	970.92	886.10	1,075.82	984.31
76	837.00	714.24	1,057.97	966.46	1,160.64	1,066.90
77	930.74	796.82	1,165.10	1,064.66	1,274.47	1,167.34
78	1,026.72	874.94	1,265.54	1,160.64	1,374.91	1,261.08
79	1,118.23	959.76	1,372.68	1,261.08	1,477.58	1,357.06
80	1,220.90	1,049.04	1,488.74	1,365.98	1,589.18	1,457.50
81	1,339.20	1,149.48	1,613.74	1,484.28	1,711.94	1,569.10
82	1,468.66	1,263.31	1,754.35	1,613.74	1,848.10	1,691.86
83	1,620.43	1,392.77	1,912.82	1,761.05	2,002.10	1,834.70
84	1,794.53	1,542.31	2,098.08	1,932.91	2,176.20	1,995.41
85	1,957.46	1,680.70	2,285.57	2,107.01	2,372.62	2,173.97
86	2,131.56	1,832.47	2,490.91	2,296.73	2,586.89	2,370.38
87	2,321.28	1,997.64	2,714.11	2,504.30	2,821.25	2,584.66
88	2,531.09	2,176.20	2,959.63	2,729.74	3,075.70	2,819.02
89	2,756.52	2,372.62	3,225.24	2,975.26	3,352.46	3,071.23
90	3,004.27	2,586.89	3,515.40	3,245.33	3,653.78	3,345.77
91	3,272.11	2,821.25	3,832.34	3,537.72	3,984.12	3,649.32
92	3,568.97	3,075.70	4,178.30	3,854.66	4,343.47	3,977.42
93	3,888.14	3,352.46	4,553.28	4,200.62	4,734.07	4,334.54
94	4,238.57	3,653.78	4,963.97	4,580.06	5,160.38	4,725.14

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	58.03	53.57	80.35	75.89	118.30	104.90
25-29	64.73	55.80	87.05	80.35	124.99	116.06
30-34	71.42	62.50	95.98	87.05	138.38	122.76
35-39	75.89	66.96	102.67	93.74	147.31	131.69
40-44	80.35	73.66	113.83	100.44	160.70	142.85
45	80.35	73.66	113.83	100.44	160.70	142.85
46	80.35	75.89	116.06	102.67	162.94	145.08
47	82.58	75.89	118.30	104.90	165.17	147.31
48	82.58	75.89	120.53	107.14	167.40	151.78
49	87.05	78.12	120.53	107.14	167.40	151.78
50	87.05	80.35	124.99	113.83	174.10	156.24
51	87.05	80.35	127.22	116.06	174.10	156.24
52	89.28	82.58	129.46	120.53	178.56	162.94
53	93.74	84.82	140.62	127.22	185.26	167.40
54	98.21	87.05	147.31	133.92	194.18	174.10
55	104.90	95.98	158.47	142.85	200.88	183.02
56	107.14	98.21	165.17	149.54	207.58	187.49
57	118.30	102.67	180.79	162.94	223.20	200.88
58	124.99	109.37	189.72	176.33	238.82	214.27
59	138.38	122.76	203.11	183.02	249.98	225.43
60	147.31	136.15	220.97	198.65	267.84	243.29
61	160.70	145.08	232.13	209.81	287.93	263.38
62	178.56	160.70	249.98	225.43	305.78	276.77
63	187.49	171.86	270.07	243.29	325.87	296.86
64	200.88	183.02	292.39	263.38	343.73	312.48
65	212.04	194.18	312.48	281.23	368.28	332.57
66	229.90	212.04	337.03	305.78	388.37	352.66
67	249.98	227.66	363.82	328.10	419.62	383.90
68	276.77	252.22	397.30	357.12	457.56	415.15
69	308.02	281.23	437.47	395.06	499.97	453.10
70	345.96	314.71	475.42	433.01	544.61	491.04
71	379.44	350.42	517.82	468.72	593.71	537.91
72	424.08	386.14	569.16	517.82	647.28	582.55
73	466.49	426.31	624.96	569.16	703.08	638.35
74	513.36	466.49	689.69	624.96	765.58	696.38
75	566.93	511.13	758.88	687.46	828.07	756.65
76	620.50	562.46	828.07	752.18	901.73	823.61
77	691.92	624.96	908.42	825.84	977.62	895.03
78	761.11	689.69	986.54	895.03	1,053.50	964.22
79	834.77	758.88	1,064.66	966.46	1,131.62	1,028.95
80	917.35	837.00	1,145.02	1,042.34	1,211.98	1,100.38
81	1,004.40	921.82	1,236.53	1,122.70	1,299.02	1,178.50
82	1,104.84	1,015.56	1,339.20	1,218.67	1,399.46	1,265.54
83	1,216.44	1,116.00	1,457.50	1,328.04	1,508.83	1,363.75
84	1,343.66	1,232.06	1,598.11	1,455.26	1,638.29	1,484.28
85	1,464.19	1,345.90	1,743.19	1,582.49	1,787.83	1,615.97
86	1,598.11	1,466.42	1,899.43	1,725.34	1,946.30	1,761.05
87	1,743.19	1,600.34	2,071.30	1,881.58	2,122.63	1,919.52
88	1,899.43	1,745.42	2,258.78	2,048.98	2,314.58	2,091.38
89	2,071.30	1,901.66	2,461.90	2,234.23	2,519.93	2,281.10
90	2,258.78	2,073.53	2,680.63	2,437.34	2,747.59	2,484.22
91	2,461.90	2,261.02	2,923.92	2,656.08	2,997.58	2,709.65
92	2,680.63	2,464.13	3,187.30	2,897.14	3,265.42	2,955.17
93	2,923.92	2,685.10	3,472.99	3,156.05	3,557.81	3,220.78
94	3,187.30	2,926.15	3,785.47	3,439.51	3,876.98	3,508.70

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	80.35	75.89	118.30	109.37	165.17	156.24
25-29	84.82	80.35	127.22	118.30	178.56	167.40
30-34	93.74	87.05	138.38	127.22	194.18	180.79
35-39	100.44	95.98	149.54	138.38	209.81	194.18
40-44	109.37	100.44	160.70	149.54	223.20	212.04
45	109.37	100.44	160.70	149.54	223.20	212.04
46	111.60	102.67	165.17	151.78	229.90	214.27
47	113.83	107.14	167.40	156.24	232.13	216.50
48	116.06	107.14	171.86	158.47	236.59	223.20
49	118.30	109.37	176.33	160.70	238.82	223.20
50	118.30	109.37	178.56	165.17	243.29	227.66
51	120.53	111.60	183.02	169.63	247.75	232.13
52	124.99	116.06	187.49	176.33	256.68	241.06
53	129.46	118.30	198.65	185.26	263.38	245.52
54	136.15	129.46	209.81	196.42	274.54	256.68
55	147.31	136.15	223.20	212.04	285.70	267.84
56	154.01	145.08	236.59	220.97	299.09	281.23
57	165.17	151.78	252.22	236.59	319.18	296.86
58	176.33	165.17	272.30	252.22	337.03	314.71
59	187.49	176.33	294.62	276.77	359.35	332.57
60	203.11	185.26	314.71	294.62	383.90	357.12
61	218.74	200.88	337.03	314.71	410.69	379.44
62	234.36	216.50	361.58	337.03	435.24	406.22
63	252.22	232.13	381.67	359.35	466.49	433.01
64	272.30	252.22	403.99	377.21	497.74	462.02
65	290.16	270.07	428.54	399.53	528.98	491.04
66	314.71	290.16	455.33	426.31	564.70	524.52
67	343.73	316.94	495.50	462.02	604.87	564.70
68	383.90	354.89	551.30	513.36	660.67	616.03
69	424.08	395.06	613.80	571.39	720.94	669.60
70	470.95	437.47	687.46	640.58	787.90	732.10
71	522.29	486.58	765.58	709.78	857.09	794.59
72	584.78	542.38	843.70	785.66	935.21	866.02
73	647.28	595.94	924.05	857.09	1,015.56	944.14
74	716.47	662.90	1,011.10	935.21	1,109.30	1,031.18
75	790.13	727.63	1,102.61	1,024.49	1,207.51	1,122.70
76	870.48	803.52	1,200.82	1,113.77	1,307.95	1,218.67
77	961.99	890.57	1,314.65	1,223.14	1,430.71	1,332.50
78	1,051.27	973.15	1,432.94	1,332.50	1,542.31	1,441.87
79	1,140.55	1,060.20	1,549.01	1,444.10	1,660.61	1,546.78
80	1,234.30	1,147.25	1,678.46	1,564.63	1,783.37	1,660.61
81	1,343.66	1,249.92	1,816.85	1,698.55	1,915.06	1,787.83
82	1,470.89	1,365.98	1,975.32	1,850.33	2,066.83	1,930.68
83	1,613.74	1,502.14	2,156.11	2,017.73	2,236.46	2,089.15
84	1,787.83	1,660.61	2,365.92	2,211.91	2,430.65	2,272.18
85	1,948.54	1,812.38	2,577.96	2,412.79	2,649.38	2,477.52
86	2,124.86	1,975.32	2,812.32	2,631.53	2,888.21	2,700.72
87	2,316.82	2,156.11	3,064.54	2,868.12	3,147.12	2,944.01
88	2,524.39	2,348.06	3,339.07	3,124.80	3,430.58	3,209.62
89	2,752.06	2,557.87	3,640.39	3,408.26	3,738.60	3,497.54
90	2,999.81	2,790.00	3,970.73	3,711.82	4,075.63	3,810.02
91	3,267.65	3,039.98	4,325.62	4,046.62	4,441.68	4,153.75
92	3,564.50	3,316.75	4,716.22	4,410.43	4,841.21	4,530.96
93	3,883.68	3,615.84	5,140.30	4,807.73	5,276.45	4,939.42
94	4,234.10	3,939.48	5,602.32	5,240.74	5,751.86	5,385.82

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	64.73	62.50	100.44	95.98	142.85	133.92
25-29	71.42	64.73	107.14	100.44	154.01	145.08
30-34	78.12	71.42	116.06	111.60	165.17	156.24
35-39	84.82	75.89	124.99	118.30	178.56	165.17
40-44	93.74	82.58	133.92	127.22	194.18	180.79
45	93.74	82.58	133.92	127.22	194.18	180.79
46	93.74	82.58	136.15	131.69	194.18	183.02
47	95.98	84.82	140.62	133.92	198.65	185.26
48	95.98	84.82	142.85	133.92	200.88	191.95
49	95.98	84.82	145.08	133.92	200.88	191.95
50	98.21	89.28	147.31	138.38	205.34	194.18
51	100.44	89.28	149.54	142.85	212.04	196.42
52	104.90	95.98	158.47	147.31	214.27	198.65
53	109.37	100.44	165.17	154.01	220.97	205.34
54	116.06	104.90	171.86	160.70	232.13	214.27
55	120.53	113.83	185.26	169.63	236.59	218.74
56	127.22	116.06	196.42	183.02	249.98	229.90
57	133.92	127.22	212.04	194.18	265.61	243.29
58	147.31	133.92	223.20	205.34	279.00	254.45
59	158.47	145.08	238.82	220.97	299.09	272.30
60	167.40	154.01	263.38	238.82	319.18	292.39
61	183.02	167.40	281.23	254.45	339.26	314.71
62	198.65	183.02	301.32	279.00	366.05	334.80
63	212.04	191.95	323.64	296.86	388.37	352.66
64	225.43	205.34	343.73	319.18	408.46	374.98
65	238.82	218.74	368.28	339.26	433.01	395.06
66	258.91	236.59	392.83	366.05	459.79	419.62
67	283.46	258.91	424.08	395.06	495.50	453.10
68	314.71	287.93	470.95	435.24	542.38	493.27
69	350.42	321.41	517.82	477.65	593.71	544.61
70	388.37	357.12	575.86	528.98	653.98	595.94
71	435.24	399.53	633.89	582.55	709.78	653.98
72	484.34	444.17	698.62	638.35	776.74	718.70
73	535.68	495.50	765.58	698.62	850.39	783.43
74	593.71	546.84	832.54	763.34	926.28	854.86
75	658.44	607.10	908.42	834.77	1,008.86	928.51
76	729.86	671.83	993.24	910.66	1,098.14	1,004.40
77	807.98	743.26	1,091.45	1,004.40	1,200.82	1,102.61
78	888.34	816.91	1,189.66	1,095.91	1,296.79	1,191.89
79	970.92	895.03	1,290.10	1,189.66	1,399.46	1,285.63
80	1,057.97	973.15	1,401.70	1,292.33	1,508.83	1,383.84
81	1,156.18	1,064.66	1,524.46	1,408.39	1,622.66	1,495.44
82	1,270.01	1,169.57	1,660.61	1,535.62	1,754.35	1,615.97
83	1,399.46	1,287.86	1,814.62	1,676.23	1,903.90	1,754.35
84	1,555.70	1,430.71	1,986.48	1,839.17	2,073.53	1,910.59
85	1,694.09	1,557.94	2,165.04	2,004.34	2,261.02	2,084.69
86	1,848.10	1,700.78	2,361.46	2,185.13	2,464.13	2,272.18
87	2,015.50	1,854.79	2,573.50	2,381.54	2,685.10	2,477.52
88	2,194.06	2,022.19	2,803.39	2,598.05	2,928.38	2,698.49
89	2,392.70	2,205.22	3,055.61	2,832.41	3,193.99	2,939.54
90	2,606.98	2,401.63	3,332.38	3,084.62	3,479.69	3,205.15
91	2,843.57	2,615.90	3,631.46	3,363.62	3,794.40	3,495.31
92	3,100.25	2,852.50	3,955.10	3,664.94	4,133.66	3,807.79
93	3,377.02	3,109.18	4,312.22	3,993.05	4,506.41	4,153.75
94	3,682.80	3,388.18	4,702.82	4,352.40	4,914.86	4,524.26

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	62.50	58.03	91.51	84.82	131.69	122.76
25-29	66.96	62.50	100.44	91.51	142.85	131.69
30-34	71.42	66.96	107.14	100.44	154.01	142.85
35-39	78.12	71.42	118.30	107.14	167.40	154.01
40-44	84.82	78.12	127.22	118.30	176.33	167.40
45	84.82	78.12	127.22	118.30	176.33	167.40
46	89.28	78.12	127.22	120.53	180.79	169.63
47	91.51	82.58	131.69	122.76	187.49	171.86
48	91.51	82.58	131.69	122.76	187.49	171.86
49	91.51	82.58	133.92	124.99	189.72	174.10
50	93.74	84.82	138.38	127.22	191.95	176.33
51	95.98	84.82	140.62	129.46	194.18	178.56
52	100.44	89.28	145.08	136.15	200.88	187.49
53	104.90	91.51	154.01	142.85	205.34	189.72
54	111.60	95.98	162.94	151.78	214.27	196.42
55	113.83	102.67	174.10	158.47	225.43	200.88
56	120.53	109.37	183.02	169.63	232.13	214.27
57	127.22	118.30	196.42	180.79	245.52	227.66
58	145.08	124.99	212.04	194.18	261.14	234.36
59	149.54	136.15	227.66	207.58	279.00	252.22
60	158.47	145.08	241.06	218.74	299.09	270.07
61	174.10	158.47	261.14	234.36	321.41	290.16
62	189.72	169.63	281.23	254.45	337.03	305.78
63	200.88	185.26	299.09	274.54	361.58	328.10
64	214.27	196.42	321.41	292.39	381.67	345.96
65	227.66	209.81	341.50	312.48	406.22	370.51
66	245.52	225.43	370.51	339.26	428.54	392.83
67	270.07	245.52	399.53	368.28	462.02	419.62
68	299.09	272.30	439.70	401.76	502.20	459.79
69	332.57	303.55	484.34	441.94	551.30	504.43
70	368.28	339.26	531.22	486.58	604.87	553.54
71	412.92	377.21	584.78	535.68	660.67	604.87
72	459.79	419.62	642.82	587.02	723.17	662.90
73	508.90	462.02	705.31	642.82	785.66	723.17
74	564.70	513.36	770.04	705.31	859.32	787.90
75	624.96	566.93	843.70	770.04	935.21	857.09
76	694.15	620.50	919.58	841.46	1,008.86	928.51
77	767.81	694.15	1,013.33	926.28	1,109.30	1,015.56
78	843.70	761.11	1,100.38	1,008.86	1,196.35	1,098.14
79	921.82	834.77	1,194.12	1,098.14	1,285.63	1,180.73
80	1,004.40	912.89	1,294.56	1,187.42	1,381.61	1,267.78
81	1,098.14	999.94	1,403.93	1,292.33	1,488.74	1,365.98
82	1,207.51	1,098.14	1,526.69	1,403.93	1,607.04	1,470.89
83	1,330.27	1,211.98	1,665.07	1,531.15	1,740.96	1,595.88
84	1,477.58	1,341.43	1,825.78	1,680.70	1,892.74	1,736.50
85	1,609.27	1,461.96	1,988.71	1,832.47	2,064.60	1,890.50
86	1,756.58	1,593.65	2,167.27	1,997.64	2,249.86	2,062.37
87	1,915.06	1,738.73	2,361.46	2,178.43	2,455.20	2,247.62
88	2,084.69	1,892.74	2,575.73	2,374.85	2,676.17	2,452.97
89	2,272.18	2,064.60	2,805.62	2,589.12	2,917.22	2,671.70
90	2,477.52	2,249.86	3,057.84	2,823.48	3,178.37	2,910.53
91	2,700.72	2,455.20	3,334.61	3,077.93	3,466.30	3,173.90
92	2,946.24	2,676.17	3,635.93	3,352.46	3,778.78	3,459.60
93	3,207.38	2,917.22	3,961.80	3,653.78	4,118.04	3,772.08
94	3,499.78	3,178.37	4,318.92	3,984.12	4,488.55	4,111.34

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	53.57	49.10	73.66	69.19	109.37	95.98
25-29	60.26	51.34	80.35	73.66	116.06	107.14
30-34	66.96	58.03	89.28	80.35	127.22	113.83
35-39	69.19	62.50	93.74	87.05	136.15	120.53
40-44	73.66	66.96	104.90	93.74	147.31	131.69
45	73.66	66.96	104.90	93.74	147.31	131.69
46	73.66	69.19	107.14	93.74	149.54	133.92
47	75.89	69.19	109.37	95.98	151.78	136.15
48	75.89	69.19	111.60	98.21	154.01	140.62
49	80.35	71.42	111.60	98.21	154.01	140.62
50	80.35	73.66	116.06	104.90	160.70	145.08
51	80.35	73.66	118.30	107.14	160.70	145.08
52	82.58	75.89	120.53	111.60	165.17	149.54
53	87.05	78.12	129.46	118.30	171.86	154.01
54	91.51	80.35	136.15	122.76	178.56	160.70
55	95.98	89.28	145.08	131.69	185.26	169.63
56	98.21	91.51	151.78	138.38	191.95	171.86
57	109.37	93.74	167.40	149.54	205.34	185.26
58	116.06	100.44	174.10	162.94	220.97	198.65
59	127.22	113.83	187.49	169.63	229.90	207.58
60	136.15	124.99	203.11	183.02	247.75	225.43
61	147.31	133.92	214.27	194.18	265.61	243.29
62	165.17	147.31	229.90	207.58	281.23	254.45
63	171.86	158.47	249.98	225.43	301.32	274.54
64	185.26	169.63	270.07	243.29	316.94	287.93
65	196.42	178.56	287.93	258.91	339.26	305.78
66	212.04	196.42	310.25	281.23	359.35	325.87
67	229.90	209.81	334.80	303.55	386.14	354.89
68	254.45	232.13	366.05	330.34	421.85	383.90
69	283.46	258.91	403.99	363.82	462.02	417.38
70	319.18	290.16	437.47	399.53	502.20	453.10
71	350.42	323.64	477.65	433.01	546.84	495.50
72	390.60	357.12	524.52	477.65	598.18	537.91
73	430.78	392.83	575.86	524.52	649.51	589.25
74	473.18	430.78	636.12	575.86	705.31	642.82
75	522.29	470.95	700.85	633.89	763.34	698.62
76	571.39	517.82	763.34	694.15	832.54	758.88
77	638.35	575.86	837.00	761.11	901.73	825.84
78	703.08	636.12	910.66	825.84	970.92	890.57
79	770.04	700.85	982.08	890.57	1,044.58	948.60
80	845.93	772.27	1,055.74	961.99	1,118.23	1,015.56
81	926.28	850.39	1,140.55	1,035.65	1,198.58	1,086.98
82	1,020.02	937.44	1,236.53	1,124.93	1,290.10	1,167.34
83	1,122.70	1,028.95	1,343.66	1,225.37	1,392.77	1,258.85
84	1,238.76	1,136.09	1,475.35	1,341.43	1,511.06	1,368.22
85	1,350.36	1,240.99	1,607.04	1,459.73	1,649.45	1,490.98
86	1,475.35	1,352.59	1,752.12	1,591.42	1,794.53	1,624.90
87	1,607.04	1,475.35	1,910.59	1,736.50	1,957.46	1,769.98
88	1,752.12	1,609.27	2,084.69	1,890.50	2,136.02	1,928.45
89	1,910.59	1,754.35	2,272.18	2,060.14	2,325.74	2,104.78
90	2,084.69	1,912.82	2,473.06	2,247.62	2,535.55	2,292.26
91	2,272.18	2,084.69	2,696.26	2,450.74	2,765.45	2,499.84
92	2,473.06	2,272.18	2,939.54	2,671.70	3,013.20	2,725.27
93	2,696.26	2,477.52	3,202.92	2,910.53	3,281.04	2,970.79
94	2,939.54	2,698.49	3,493.08	3,173.90	3,575.66	3,236.40

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	49.10	44.64	71.42	66.96	102.67	93.74
25-29	53.57	49.10	78.12	71.42	109.37	102.67
30-34	55.80	53.57	82.58	78.12	118.30	109.37
35-39	60.26	55.80	91.51	82.58	129.46	118.30
40-44	66.96	60.26	98.21	91.51	136.15	129.46
45	66.96	60.26	98.21	91.51	136.15	129.46
46	71.42	62.50	100.44	91.51	140.62	131.69
47	73.66	64.73	102.67	93.74	145.08	131.69
48	73.66	64.73	102.67	95.98	145.08	133.92
49	75.89	64.73	104.90	95.98	147.31	136.15
50	78.12	66.96	107.14	100.44	149.54	136.15
51	78.12	69.19	109.37	100.44	151.78	138.38
52	80.35	69.19	113.83	104.90	156.24	145.08
53	84.82	71.42	118.30	109.37	160.70	147.31
54	87.05	73.66	127.22	118.30	165.17	151.78
55	93.74	80.35	136.15	122.76	174.10	156.24
56	95.98	84.82	140.62	131.69	180.79	165.17
57	107.14	91.51	151.78	140.62	191.95	176.33
58	113.83	95.98	165.17	151.78	203.11	183.02
59	122.76	104.90	176.33	160.70	216.50	196.42
60	133.92	113.83	187.49	169.63	232.13	209.81
61	140.62	122.76	203.11	183.02	247.75	225.43
62	154.01	131.69	218.74	196.42	261.14	238.82
63	165.17	142.85	232.13	212.04	281.23	254.45
64	178.56	151.78	249.98	227.66	294.62	267.84
65	189.72	162.94	265.61	243.29	314.71	287.93
66	205.34	174.10	287.93	263.38	332.57	303.55
67	223.20	191.95	310.25	285.70	359.35	325.87
68	247.75	212.04	341.50	312.48	390.60	357.12
69	276.77	234.36	374.98	343.73	428.54	392.83
70	305.78	263.38	412.92	377.21	470.95	428.54
71	341.50	292.39	453.10	415.15	513.36	468.72
72	379.44	325.87	497.74	455.33	560.23	513.36
73	419.62	359.35	546.84	497.74	609.34	560.23
74	464.26	397.30	598.18	546.84	665.14	611.57
75	513.36	439.70	656.21	598.18	725.40	665.14
76	564.70	482.11	714.24	651.74	783.43	720.94
77	627.19	537.91	785.66	718.70	859.32	787.90
78	694.15	591.48	854.86	783.43	928.51	850.39
79	754.42	647.28	926.28	850.39	997.70	915.12
80	823.61	707.54	1,004.40	921.82	1,073.59	984.31
81	903.96	776.74	1,089.22	1,002.17	1,156.18	1,060.20
82	991.01	852.62	1,185.19	1,089.22	1,247.69	1,142.78
83	1,093.68	939.67	1,290.10	1,189.66	1,350.36	1,238.76
84	1,211.98	1,040.11	1,417.32	1,305.72	1,468.66	1,345.90
85	1,321.34	1,133.86	1,542.31	1,421.78	1,602.58	1,466.42
86	1,439.64	1,236.53	1,680.70	1,551.24	1,745.42	1,600.34
87	1,566.86	1,348.13	1,832.47	1,689.62	1,903.90	1,745.42
88	1,707.48	1,468.66	1,997.64	1,843.63	2,075.76	1,903.90
89	1,861.49	1,602.58	2,176.20	2,008.80	2,263.25	2,073.53
90	2,028.89	1,745.42	2,372.62	2,189.59	2,466.36	2,258.78
91	2,209.68	1,903.90	2,586.89	2,388.24	2,689.56	2,464.13
92	2,408.33	2,075.76	2,821.25	2,602.51	2,932.85	2,685.10
93	2,624.83	2,263.25	3,073.46	2,834.64	3,196.22	2,926.15
94	2,861.42	2,466.36	3,350.23	3,091.32	3,484.15	3,189.53

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	44.03	38.53	63.30	57.79	88.06	82.56
25-29	46.78	44.03	68.80	63.30	96.32	88.06
30-34	49.54	46.78	74.30	68.80	101.82	96.32
35-39	55.04	52.29	79.81	74.30	110.08	101.82
40-44	57.79	55.04	88.06	79.81	118.34	110.08
45	57.79	55.04	88.06	79.81	118.34	110.08
46	60.54	55.04	88.06	79.81	121.09	112.83
47	60.54	57.79	90.82	82.56	123.84	115.58
48	60.54	57.79	90.82	82.56	126.59	118.34
49	63.30	60.54	93.57	85.31	126.59	118.34
50	63.30	60.54	96.32	88.06	129.34	121.09
51	66.05	63.30	99.07	90.82	132.10	121.09
52	68.80	63.30	101.82	93.57	134.85	126.59
53	71.55	66.05	107.33	99.07	140.35	132.10
54	74.30	68.80	112.83	104.58	145.86	137.60
55	77.06	74.30	121.09	112.83	154.11	143.10
56	82.56	77.06	129.34	121.09	162.37	151.36
57	90.82	82.56	137.60	129.34	173.38	159.62
58	93.57	88.06	148.61	140.35	181.63	170.62
59	101.82	96.32	159.62	151.36	192.64	181.63
60	107.33	99.07	167.87	159.62	203.65	192.64
61	118.34	107.33	181.63	173.38	220.16	203.65
62	126.59	118.34	192.64	184.38	233.92	220.16
63	137.60	126.59	203.65	192.64	250.43	236.67
64	145.86	134.85	214.66	203.65	266.94	253.18
65	156.86	145.86	225.66	211.90	286.21	269.70
66	165.12	154.11	231.17	217.41	297.22	280.70
67	173.38	162.37	242.18	228.42	308.22	291.71
68	187.14	173.38	261.44	244.93	321.98	302.72
69	198.14	187.14	280.70	264.19	338.50	316.48
70	214.66	198.14	305.47	288.96	355.01	330.24
71	225.66	211.90	327.49	308.22	368.77	341.25
72	239.42	222.91	346.75	324.74	385.28	357.76
73	253.18	236.67	366.02	344.00	399.04	371.52
74	266.94	250.43	382.53	357.76	415.55	388.03
75	283.46	261.44	396.29	371.52	429.31	404.54
76	294.46	272.45	410.05	382.53	443.07	418.30
77	308.22	286.21	426.56	399.04	456.83	432.06
78	316.48	294.46	434.82	407.30	465.09	440.32
79	319.23	299.97	443.07	415.55	470.59	443.07
80	324.74	302.72	448.58	421.06	473.34	445.82
81	352.26	330.24	484.35	456.83	506.37	478.85
82	382.53	360.51	525.63	498.11	547.65	514.62
83	421.06	396.29	575.17	542.14	591.68	555.90
84	465.09	434.82	630.21	594.43	641.22	605.44
85	506.37	476.10	688.00	649.47	699.01	660.48
86	553.15	517.38	748.54	707.26	762.30	718.27
87	602.69	564.16	817.34	770.56	831.10	784.32
88	657.73	613.70	891.65	839.36	905.41	855.87
89	715.52	668.74	971.46	916.42	987.97	932.93
90	781.57	729.28	1,059.52	998.98	1,076.03	1,015.49
91	850.37	795.33	1,153.09	1,087.04	1,172.35	1,106.30
92	927.42	866.88	1,257.66	1,186.11	1,279.68	1,205.38
93	1,009.98	946.69	1,370.50	1,293.44	1,395.26	1,315.46
94	1,100.80	1,032.00	1,494.34	1,409.02	1,519.10	1,433.79

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	29.02	29.02	44.64	40.18	60.26	58.03
25-29	31.25	31.25	46.87	44.64	66.96	62.50
30-34	35.71	31.25	51.34	46.87	71.42	66.96
35-39	37.94	35.71	55.80	51.34	78.12	71.42
40-44	40.18	37.94	60.26	55.80	82.58	78.12
45	40.18	37.94	60.26	55.80	82.58	78.12
46	42.41	37.94	60.26	55.80	84.82	80.35
47	42.41	40.18	62.50	58.03	87.05	80.35
48	42.41	40.18	64.73	58.03	87.05	82.58
49	44.64	40.18	64.73	60.26	89.28	82.58
50	44.64	40.18	66.96	60.26	89.28	84.82
51	44.64	42.41	66.96	62.50	91.51	84.82
52	46.87	42.41	69.19	64.73	95.98	89.28
53	49.10	44.64	73.66	69.19	98.21	91.51
54	51.34	46.87	78.12	73.66	102.67	95.98
55	53.57	51.34	82.58	78.12	104.90	98.21
56	58.03	53.57	87.05	82.58	111.60	104.90
57	60.26	55.80	93.74	87.05	118.30	109.37
58	64.73	60.26	100.44	93.74	124.99	116.06
59	69.19	64.73	109.37	102.67	133.92	122.76
60	75.89	69.19	116.06	109.37	142.85	131.69
61	80.35	73.66	124.99	116.06	151.78	140.62
62	87.05	80.35	133.92	124.99	160.70	151.78
63	93.74	87.05	140.62	133.92	171.86	160.70
64	100.44	93.74	149.54	140.62	185.26	171.86
65	107.14	100.44	158.47	147.31	196.42	180.79
66	111.60	104.90	162.94	151.78	200.88	187.49
67	118.30	109.37	171.86	160.70	209.81	194.18
68	127.22	118.30	183.02	171.86	220.97	205.34
69	136.15	127.22	196.42	183.02	232.13	214.27
70	145.08	136.15	212.04	198.65	243.29	225.43
71	154.01	145.08	227.66	209.81	254.45	234.36
72	165.17	154.01	238.82	223.20	265.61	245.52
73	176.33	162.94	249.98	232.13	276.77	256.68
74	185.26	171.86	261.14	243.29	287.93	267.84
75	194.18	180.79	272.30	252.22	299.09	276.77
76	203.11	187.49	281.23	261.14	308.02	285.70
77	214.27	198.65	292.39	272.30	316.94	296.86
78	220.97	203.11	301.32	279.00	323.64	301.32
79	225.43	209.81	305.78	285.70	328.10	305.78
80	227.66	212.04	310.25	290.16	330.34	308.02
81	247.75	232.13	337.03	314.71	354.89	330.34
82	272.30	252.22	366.05	341.50	381.67	357.12
83	299.09	279.00	399.53	372.74	415.15	386.14
84	330.34	308.02	437.47	410.69	450.86	421.85
85	361.58	334.80	477.65	446.40	491.04	459.79
86	392.83	366.05	520.06	486.58	535.68	499.97
87	428.54	399.53	566.93	531.22	582.55	544.61
88	466.49	435.24	618.26	578.09	636.12	593.71
89	508.90	473.18	674.06	631.66	691.92	647.28
90	555.77	515.59	734.33	687.46	754.42	705.31
91	604.87	562.46	801.29	749.95	823.61	770.04
92	660.67	613.80	872.71	816.91	897.26	839.23
93	718.70	669.60	950.83	890.57	977.62	915.12
94	783.43	729.86	1,037.88	970.92	1,064.66	997.70

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	24.55	22.32	37.94	35.71	51.34	49.10
25-29	26.78	24.55	40.18	37.94	55.80	53.57
30-34	29.02	26.78	42.41	40.18	60.26	58.03
35-39	31.25	29.02	46.87	44.64	64.73	60.26
40-44	33.48	31.25	49.10	46.87	71.42	66.96
45	33.48	31.25	49.10	46.87	71.42	66.96
46	33.48	31.25	51.34	49.10	71.42	66.96
47	35.71	31.25	51.34	49.10	73.66	69.19
48	35.71	31.25	51.34	49.10	73.66	71.42
49	35.71	31.25	53.57	49.10	73.66	71.42
50	35.71	33.48	53.57	51.34	75.89	71.42
51	37.94	33.48	55.80	51.34	78.12	71.42
52	37.94	35.71	58.03	53.57	78.12	73.66
53	40.18	37.94	60.26	55.80	80.35	75.89
54	42.41	37.94	62.50	58.03	84.82	78.12
55	44.64	42.41	66.96	62.50	87.05	80.35
56	46.87	42.41	71.42	66.96	91.51	84.82
57	49.10	46.87	78.12	71.42	98.21	89.28
58	53.57	49.10	82.58	75.89	102.67	93.74
59	58.03	53.57	87.05	80.35	109.37	100.44
60	62.50	55.80	95.98	87.05	118.30	107.14
61	66.96	62.50	102.67	93.74	124.99	116.06
62	73.66	66.96	111.60	102.67	133.92	122.76
63	78.12	71.42	118.30	109.37	142.85	129.46
64	82.58	75.89	124.99	118.30	149.54	138.38
65	87.05	80.35	136.15	124.99	158.47	145.08
66	91.51	84.82	138.38	129.46	162.94	149.54
67	95.98	89.28	145.08	133.92	169.63	154.01
68	104.90	95.98	156.24	142.85	178.56	162.94
69	111.60	102.67	165.17	151.78	189.72	171.86
70	118.30	109.37	176.33	162.94	200.88	183.02
71	127.22	118.30	185.26	171.86	207.58	191.95
72	136.15	124.99	196.42	180.79	218.74	203.11
73	145.08	133.92	205.34	187.49	229.90	209.81
74	151.78	140.62	214.27	196.42	238.82	218.74
75	160.70	149.54	223.20	203.11	247.75	227.66
76	169.63	156.24	229.90	212.04	254.45	234.36
77	178.56	162.94	241.06	220.97	263.38	243.29
78	185.26	169.63	247.75	227.66	270.07	247.75
79	189.72	176.33	252.22	232.13	274.54	252.22
80	194.18	178.56	256.68	236.59	276.77	254.45
81	212.04	194.18	279.00	258.91	296.86	274.54
82	232.13	214.27	305.78	281.23	321.41	296.86
83	256.68	236.59	332.57	308.02	350.42	321.41
84	285.70	263.38	363.82	337.03	381.67	350.42
85	310.25	285.70	397.30	368.28	415.15	381.67
86	339.26	312.48	433.01	401.76	453.10	417.38
87	370.51	339.26	473.18	437.47	493.27	455.33
88	401.76	370.51	515.59	477.65	537.91	495.50
89	439.70	403.99	560.23	520.06	587.02	540.14
90	477.65	439.70	611.57	566.93	638.35	589.25
91	522.29	479.88	667.37	616.03	696.38	640.58
92	569.16	522.29	725.40	671.83	758.88	698.62
93	620.50	571.39	790.13	732.10	828.07	761.11
94	676.30	622.73	863.78	799.06	901.73	830.30

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	22.32	20.09	31.25	29.02	44.64	42.41
25-29	24.55	22.32	35.71	31.25	49.10	44.64
30-34	24.55	24.55	37.94	35.71	53.57	49.10
35-39	26.78	24.55	40.18	37.94	58.03	53.57
40-44	29.02	26.78	44.64	40.18	60.26	58.03
45	29.02	26.78	44.64	40.18	60.26	58.03
46	31.25	29.02	44.64	42.41	62.50	58.03
47	33.48	29.02	44.64	42.41	64.73	58.03
48	33.48	29.02	44.64	42.41	64.73	60.26
49	33.48	29.02	46.87	42.41	64.73	60.26
50	35.71	29.02	46.87	44.64	66.96	60.26
51	35.71	31.25	49.10	44.64	66.96	62.50
52	37.94	31.25	51.34	46.87	69.19	64.73
53	37.94	31.25	53.57	49.10	71.42	64.73
54	37.94	33.48	55.80	51.34	73.66	66.96
55	42.41	35.71	60.26	55.80	78.12	69.19
56	44.64	37.94	62.50	58.03	80.35	73.66
57	46.87	40.18	66.96	62.50	84.82	78.12
58	51.34	42.41	73.66	66.96	91.51	80.35
59	55.80	46.87	78.12	71.42	95.98	87.05
60	60.26	51.34	82.58	75.89	102.67	93.74
61	62.50	55.80	91.51	80.35	111.60	100.44
62	69.19	58.03	98.21	87.05	116.06	104.90
63	73.66	64.73	102.67	93.74	124.99	113.83
64	78.12	66.96	111.60	100.44	131.69	118.30
65	84.82	71.42	118.30	107.14	140.62	127.22
66	87.05	75.89	122.76	113.83	142.85	131.69
67	91.51	80.35	129.46	118.30	149.54	133.92
68	98.21	84.82	136.15	124.99	156.24	142.85
69	107.14	91.51	145.08	131.69	165.17	151.78
70	113.83	98.21	154.01	140.62	174.10	158.47
71	120.53	104.90	160.70	147.31	183.02	167.40
72	129.46	111.60	169.63	154.01	191.95	174.10
73	136.15	116.06	178.56	162.94	198.65	183.02
74	145.08	122.76	185.26	169.63	207.58	189.72
75	151.78	129.46	194.18	176.33	214.27	196.42
76	158.47	136.15	200.88	183.02	220.97	203.11
77	167.40	142.85	209.81	191.95	229.90	209.81
78	174.10	149.54	214.27	196.42	234.36	214.27
79	178.56	154.01	218.74	200.88	236.59	216.50
80	183.02	158.47	223.20	205.34	238.82	218.74
81	200.88	171.86	241.06	223.20	256.68	234.36
82	220.97	189.72	263.38	241.06	276.77	254.45
83	243.29	209.81	287.93	263.38	301.32	274.54
84	270.07	232.13	314.71	290.16	325.87	299.09
85	294.62	252.22	343.73	316.94	354.89	325.87
86	319.18	274.54	372.74	343.73	388.37	354.89
87	348.19	299.09	406.22	374.98	424.08	388.37
88	379.44	325.87	444.17	408.46	462.02	421.85
89	412.92	354.89	484.34	446.40	502.20	459.79
90	450.86	388.37	526.75	486.58	549.07	502.20
91	491.04	424.08	575.86	531.22	598.18	546.84
92	535.68	462.02	627.19	578.09	651.74	595.94
93	582.55	502.20	682.99	629.42	709.78	649.51
94	636.12	549.07	745.49	687.46	774.50	709.78

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	17.86	15.62	24.55	22.32	35.71	31.25
25-29	20.09	17.86	26.78	24.55	37.94	35.71
30-34	22.32	17.86	29.02	26.78	42.41	37.94
35-39	22.32	20.09	31.25	29.02	44.64	40.18
40-44	24.55	22.32	33.48	31.25	49.10	42.41
45	24.55	22.32	33.48	31.25	49.10	42.41
46	24.55	22.32	35.71	31.25	49.10	44.64
47	24.55	22.32	35.71	31.25	49.10	44.64
48	24.55	22.32	35.71	31.25	51.34	44.64
49	26.78	24.55	35.71	31.25	51.34	44.64
50	26.78	24.55	37.94	33.48	51.34	46.87
51	26.78	24.55	37.94	35.71	51.34	46.87
52	26.78	24.55	37.94	35.71	53.57	49.10
53	29.02	24.55	42.41	37.94	55.80	51.34
54	29.02	26.78	44.64	40.18	58.03	51.34
55	31.25	29.02	46.87	42.41	60.26	55.80
56	31.25	29.02	49.10	44.64	62.50	55.80
57	35.71	31.25	53.57	49.10	66.96	60.26
58	37.94	33.48	58.03	53.57	71.42	64.73
59	42.41	37.94	60.26	55.80	75.89	66.96
60	44.64	40.18	66.96	60.26	80.35	73.66
61	49.10	44.64	69.19	62.50	87.05	78.12
62	53.57	49.10	75.89	66.96	91.51	82.58
63	55.80	51.34	80.35	73.66	98.21	89.28
64	60.26	55.80	87.05	78.12	102.67	93.74
65	64.73	58.03	93.74	84.82	111.60	100.44
66	66.96	62.50	98.21	89.28	111.60	102.67
67	69.19	64.73	102.67	91.51	118.30	107.14
68	73.66	69.19	107.14	95.98	122.76	111.60
69	80.35	73.66	113.83	102.67	129.46	118.30
70	87.05	78.12	118.30	109.37	136.15	122.76
71	91.51	84.82	124.99	111.60	142.85	129.46
72	98.21	89.28	131.69	118.30	149.54	133.92
73	102.67	93.74	138.38	124.99	154.01	140.62
74	107.14	98.21	145.08	131.69	160.70	147.31
75	113.83	102.67	151.78	138.38	165.17	151.78
76	118.30	107.14	156.24	142.85	171.86	156.24
77	124.99	111.60	162.94	149.54	176.33	160.70
78	129.46	118.30	167.40	151.78	178.56	162.94
79	133.92	120.53	169.63	154.01	180.79	165.17
80	138.38	124.99	171.86	156.24	180.79	165.17
81	151.78	138.38	185.26	167.40	194.18	176.33
82	165.17	151.78	200.88	183.02	209.81	189.72
83	183.02	167.40	218.74	198.65	225.43	205.34
84	200.88	185.26	238.82	218.74	245.52	223.20
85	218.74	200.88	261.14	236.59	267.84	243.29
86	238.82	220.97	285.70	258.91	292.39	263.38
87	261.14	241.06	310.25	281.23	319.18	287.93
88	285.70	261.14	339.26	308.02	348.19	314.71
89	310.25	285.70	368.28	334.80	377.21	341.50
90	339.26	310.25	401.76	366.05	412.92	372.74
91	368.28	339.26	439.70	399.53	448.63	406.22
92	401.76	370.51	477.65	435.24	488.81	444.17
93	439.70	401.76	520.06	473.18	533.45	482.11
94	477.65	439.70	566.93	515.59	582.55	526.75

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	24.55	22.32	35.71	33.48	49.10	46.87
25-29	24.55	24.55	37.94	35.71	53.57	51.34
30-34	29.02	26.78	42.41	37.94	58.03	53.57
35-39	31.25	29.02	44.64	42.41	62.50	58.03
40-44	33.48	31.25	49.10	44.64	66.96	64.73
45	33.48	31.25	49.10	44.64	66.96	64.73
46	33.48	31.25	49.10	44.64	69.19	64.73
47	33.48	31.25	51.34	46.87	69.19	64.73
48	35.71	31.25	51.34	46.87	71.42	66.96
49	35.71	33.48	53.57	49.10	71.42	66.96
50	35.71	33.48	53.57	49.10	73.66	69.19
51	35.71	33.48	55.80	51.34	73.66	69.19
52	37.94	35.71	55.80	53.57	78.12	71.42
53	37.94	35.71	60.26	55.80	78.12	73.66
54	40.18	37.94	62.50	58.03	82.58	78.12
55	44.64	40.18	66.96	64.73	84.82	80.35
56	46.87	44.64	71.42	66.96	89.28	84.82
57	49.10	44.64	75.89	71.42	95.98	89.28
58	53.57	49.10	82.58	75.89	100.44	93.74
59	55.80	53.57	89.28	82.58	107.14	100.44
60	60.26	55.80	93.74	89.28	116.06	107.14
61	64.73	60.26	100.44	93.74	122.76	113.83
62	71.42	64.73	109.37	100.44	131.69	122.76
63	75.89	69.19	113.83	107.14	140.62	129.46
64	82.58	75.89	120.53	113.83	149.54	138.38
65	87.05	80.35	129.46	120.53	158.47	147.31
66	91.51	84.82	131.69	122.76	162.94	151.78
67	95.98	89.28	138.38	129.46	169.63	158.47
68	102.67	95.98	149.54	138.38	178.56	167.40
69	109.37	102.67	160.70	149.54	187.49	174.10
70	118.30	109.37	171.86	160.70	196.42	183.02
71	124.99	116.06	183.02	169.63	205.34	189.72
72	133.92	124.99	194.18	180.79	214.27	198.65
73	142.85	131.69	203.11	187.49	223.20	207.58
74	149.54	138.38	212.04	196.42	232.13	216.50
75	158.47	145.08	220.97	205.34	241.06	225.43
76	165.17	151.78	227.66	212.04	247.75	232.13
77	174.10	160.70	236.59	220.97	256.68	238.82
78	178.56	165.17	243.29	225.43	261.14	245.52
79	183.02	169.63	247.75	232.13	265.61	247.75
80	185.26	171.86	252.22	234.36	267.84	249.98
81	200.88	187.49	272.30	254.45	287.93	267.84
82	220.97	205.34	296.86	276.77	310.25	290.16
83	241.06	225.43	323.64	303.55	334.80	312.48
84	267.84	249.98	354.89	332.57	363.82	341.50
85	292.39	272.30	386.14	361.58	397.30	372.74
86	319.18	296.86	421.85	395.06	433.01	406.22
87	348.19	323.64	459.79	430.78	473.18	441.94
88	379.44	352.66	499.97	468.72	515.59	482.11
89	412.92	383.90	546.84	511.13	560.23	524.52
90	450.86	419.62	595.94	555.77	611.57	571.39
91	491.04	455.33	649.51	607.10	667.37	622.73
92	535.68	497.74	707.54	660.67	725.40	680.76
93	582.55	542.38	770.04	720.94	792.36	741.02
94	636.12	591.48	841.46	785.66	863.78	807.98

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	20.09	17.86	31.25	29.02	42.41	40.18
25-29	22.32	20.09	31.25	31.25	46.87	44.64
30-34	24.55	22.32	35.71	33.48	49.10	46.87
35-39	24.55	22.32	37.94	35.71	53.57	49.10
40-44	29.02	24.55	40.18	37.94	58.03	53.57
45	29.02	24.55	40.18	37.94	58.03	53.57
46	29.02	24.55	40.18	40.18	58.03	55.80
47	29.02	24.55	42.41	40.18	60.26	55.80
48	29.02	24.55	42.41	40.18	60.26	58.03
49	29.02	24.55	44.64	40.18	60.26	58.03
50	29.02	26.78	44.64	42.41	62.50	58.03
51	31.25	26.78	44.64	42.41	64.73	58.03
52	31.25	29.02	46.87	44.64	64.73	60.26
53	33.48	31.25	49.10	46.87	66.96	62.50
54	35.71	31.25	51.34	49.10	69.19	64.73
55	35.71	33.48	55.80	51.34	71.42	64.73
56	37.94	35.71	58.03	55.80	75.89	69.19
57	40.18	37.94	64.73	58.03	80.35	73.66
58	44.64	40.18	66.96	62.50	84.82	75.89
59	46.87	44.64	71.42	66.96	89.28	82.58
60	51.34	46.87	78.12	71.42	95.98	87.05
61	55.80	51.34	84.82	75.89	102.67	93.74
62	60.26	55.80	91.51	84.82	109.37	100.44
63	64.73	58.03	98.21	89.28	116.06	104.90
64	66.96	62.50	102.67	95.98	122.76	111.60
65	71.42	64.73	111.60	102.67	129.46	118.30
66	75.89	69.19	113.83	107.14	133.92	122.76
67	80.35	71.42	118.30	111.60	138.38	127.22
68	84.82	78.12	127.22	118.30	147.31	133.92
69	91.51	82.58	133.92	124.99	154.01	140.62
70	98.21	89.28	145.08	131.69	162.94	149.54
71	104.90	95.98	151.78	140.62	169.63	156.24
72	111.60	102.67	160.70	147.31	178.56	165.17
73	118.30	109.37	167.40	154.01	187.49	171.86
74	124.99	113.83	174.10	160.70	194.18	178.56
75	131.69	120.53	180.79	167.40	200.88	185.26
76	138.38	127.22	189.72	174.10	207.58	191.95
77	145.08	133.92	196.42	180.79	216.50	198.65
78	151.78	138.38	203.11	185.26	220.97	203.11
79	156.24	142.85	205.34	189.72	223.20	205.34
80	158.47	145.08	209.81	194.18	225.43	207.58
81	174.10	160.70	227.66	212.04	243.29	225.43
82	189.72	176.33	249.98	229.90	263.38	243.29
83	209.81	194.18	272.30	252.22	285.70	263.38
84	234.36	214.27	299.09	276.77	310.25	285.70
85	254.45	234.36	325.87	301.32	339.26	312.48
86	276.77	254.45	354.89	328.10	370.51	341.50
87	301.32	279.00	386.14	357.12	401.76	372.74
88	328.10	303.55	419.62	390.60	439.70	403.99
89	359.35	330.34	457.56	424.08	479.88	441.94
90	390.60	359.35	499.97	462.02	522.29	479.88
91	426.31	392.83	544.61	504.43	569.16	524.52
92	464.26	428.54	593.71	549.07	620.50	571.39
93	506.66	466.49	647.28	598.18	676.30	622.73
94	553.54	508.90	705.31	653.98	736.56	678.53

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	17.86	17.86	26.78	24.55	40.18	37.94
25-29	20.09	17.86	31.25	26.78	42.41	40.18
30-34	22.32	20.09	31.25	31.25	46.87	42.41
35-39	24.55	22.32	35.71	31.25	51.34	46.87
40-44	24.55	24.55	37.94	35.71	53.57	51.34
45	24.55	24.55	37.94	35.71	53.57	51.34
46	26.78	24.55	37.94	35.71	53.57	51.34
47	26.78	24.55	40.18	37.94	55.80	51.34
48	26.78	24.55	40.18	37.94	55.80	51.34
49	26.78	24.55	40.18	37.94	58.03	51.34
50	29.02	24.55	42.41	37.94	58.03	53.57
51	29.02	24.55	42.41	37.94	58.03	53.57
52	31.25	26.78	44.64	40.18	60.26	55.80
53	31.25	26.78	46.87	42.41	62.50	58.03
54	33.48	29.02	49.10	44.64	64.73	58.03
55	33.48	31.25	51.34	46.87	66.96	60.26
56	35.71	33.48	55.80	51.34	69.19	64.73
57	37.94	35.71	58.03	53.57	73.66	69.19
58	44.64	37.94	64.73	58.03	78.12	71.42
59	44.64	40.18	69.19	62.50	84.82	75.89
60	46.87	44.64	71.42	64.73	89.28	80.35
61	51.34	46.87	78.12	71.42	95.98	87.05
62	58.03	51.34	84.82	75.89	100.44	91.51
63	60.26	55.80	89.28	82.58	109.37	98.21
64	64.73	58.03	95.98	87.05	113.83	104.90
65	69.19	62.50	102.67	93.74	122.76	111.60
66	71.42	64.73	107.14	98.21	124.99	113.83
67	75.89	69.19	111.60	102.67	129.46	118.30
68	80.35	73.66	118.30	109.37	136.15	124.99
69	87.05	78.12	124.99	113.83	142.85	131.69
70	91.51	84.82	133.92	122.76	151.78	138.38
71	98.21	91.51	140.62	129.46	158.47	145.08
72	104.90	95.98	147.31	133.92	167.40	151.78
73	111.60	102.67	156.24	140.62	171.86	158.47
74	118.30	107.14	160.70	147.31	180.79	165.17
75	124.99	113.83	169.63	154.01	187.49	171.86
76	131.69	118.30	174.10	160.70	191.95	176.33
77	138.38	124.99	183.02	167.40	198.65	183.02
78	142.85	129.46	187.49	171.86	203.11	187.49
79	147.31	133.92	191.95	176.33	205.34	189.72
80	151.78	136.15	194.18	178.56	207.58	189.72
81	165.17	149.54	209.81	194.18	223.20	205.34
82	180.79	165.17	229.90	209.81	241.06	220.97
83	198.65	180.79	249.98	229.90	261.14	238.82
84	220.97	200.88	274.54	252.22	283.46	261.14
85	241.06	218.74	299.09	274.54	310.25	283.46
86	263.38	238.82	325.87	299.09	337.03	310.25
87	287.93	261.14	354.89	325.87	368.28	337.03
88	312.48	283.46	386.14	357.12	401.76	368.28
89	341.50	310.25	421.85	388.37	437.47	401.76
90	372.74	337.03	459.79	424.08	477.65	437.47
91	406.22	368.28	499.97	462.02	520.06	475.42
92	441.94	401.76	544.61	502.20	566.93	520.06
93	482.11	437.47	593.71	549.07	618.26	566.93
94	524.52	477.65	647.28	598.18	674.06	616.03

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	15.62	15.62	22.32	20.09	33.48	29.02
25-29	17.86	15.62	24.55	22.32	35.71	31.25
30-34	20.09	17.86	26.78	24.55	37.94	33.48
35-39	20.09	17.86	29.02	26.78	40.18	35.71
40-44	22.32	20.09	31.25	29.02	44.64	40.18
45	22.32	20.09	31.25	29.02	44.64	40.18
46	22.32	20.09	31.25	29.02	44.64	40.18
47	22.32	20.09	33.48	29.02	44.64	40.18
48	22.32	20.09	33.48	29.02	46.87	42.41
49	24.55	22.32	33.48	29.02	46.87	42.41
50	24.55	22.32	35.71	31.25	49.10	44.64
51	24.55	22.32	35.71	31.25	49.10	44.64
52	24.55	22.32	35.71	33.48	49.10	44.64
53	26.78	24.55	37.94	35.71	51.34	46.87
54	26.78	24.55	40.18	37.94	53.57	49.10
55	29.02	26.78	44.64	40.18	55.80	51.34
56	29.02	26.78	44.64	42.41	58.03	51.34
57	33.48	29.02	51.34	44.64	62.50	55.80
58	35.71	31.25	51.34	49.10	66.96	60.26
59	37.94	33.48	55.80	51.34	69.19	62.50
60	40.18	37.94	60.26	55.80	73.66	66.96
61	44.64	40.18	64.73	58.03	80.35	73.66
62	49.10	44.64	69.19	62.50	84.82	75.89
63	51.34	46.87	75.89	66.96	91.51	82.58
64	55.80	51.34	80.35	73.66	95.98	87.05
65	58.03	53.57	87.05	78.12	102.67	91.51
66	62.50	58.03	89.28	82.58	104.90	93.74
67	64.73	58.03	93.74	84.82	107.14	100.44
68	69.19	62.50	98.21	89.28	113.83	102.67
69	73.66	66.96	104.90	93.74	120.53	109.37
70	80.35	73.66	109.37	100.44	124.99	113.83
71	84.82	78.12	113.83	104.90	131.69	118.30
72	89.28	82.58	120.53	109.37	138.38	122.76
73	93.74	87.05	127.22	116.06	142.85	129.46
74	100.44	91.51	133.92	120.53	147.31	133.92
75	104.90	93.74	140.62	127.22	151.78	140.62
76	109.37	98.21	145.08	131.69	158.47	145.08
77	113.83	102.67	151.78	136.15	162.94	149.54
78	120.53	107.14	154.01	140.62	165.17	151.78
79	122.76	111.60	156.24	142.85	167.40	151.78
80	127.22	116.06	158.47	145.08	167.40	151.78
81	138.38	127.22	171.86	156.24	180.79	162.94
82	154.01	140.62	185.26	169.63	194.18	174.10
83	167.40	154.01	200.88	183.02	209.81	189.72
84	185.26	169.63	220.97	200.88	227.66	205.34
85	203.11	185.26	241.06	218.74	247.75	223.20
86	220.97	203.11	263.38	238.82	270.07	243.29
87	241.06	220.97	285.70	261.14	294.62	265.61
88	263.38	241.06	312.48	283.46	321.41	290.16
89	285.70	263.38	341.50	308.02	348.19	314.71
90	312.48	287.93	370.51	337.03	379.44	343.73
91	341.50	312.48	403.99	368.28	415.15	374.98
92	370.51	341.50	441.94	401.76	453.10	408.46
93	403.99	372.74	479.88	437.47	493.27	446.40
94	441.94	403.99	524.52	475.42	535.68	486.58

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	15.62	13.39	22.32	20.09	31.25	29.02
25-29	15.62	15.62	24.55	22.32	33.48	31.25
30-34	17.86	15.62	24.55	24.55	35.71	33.48
35-39	17.86	17.86	26.78	24.55	37.94	35.71
40-44	20.09	17.86	29.02	26.78	40.18	37.94
45	20.09	17.86	29.02	26.78	40.18	37.94
46	22.32	17.86	31.25	26.78	42.41	40.18
47	22.32	20.09	31.25	29.02	44.64	40.18
48	22.32	20.09	31.25	29.02	44.64	40.18
49	22.32	20.09	31.25	29.02	44.64	40.18
50	24.55	20.09	31.25	31.25	44.64	40.18
51	24.55	20.09	33.48	31.25	44.64	42.41
52	24.55	20.09	33.48	31.25	46.87	44.64
53	24.55	22.32	35.71	33.48	49.10	44.64
54	26.78	22.32	37.94	35.71	49.10	44.64
55	29.02	24.55	40.18	37.94	51.34	46.87
56	29.02	24.55	42.41	40.18	53.57	49.10
57	31.25	26.78	44.64	42.41	58.03	53.57
58	33.48	29.02	49.10	44.64	60.26	55.80
59	37.94	31.25	53.57	49.10	64.73	58.03
60	40.18	33.48	55.80	51.34	69.19	62.50
61	42.41	37.94	60.26	55.80	73.66	66.96
62	46.87	40.18	64.73	58.03	78.12	71.42
63	49.10	42.41	69.19	64.73	84.82	75.89
64	53.57	44.64	75.89	69.19	89.28	80.35
65	58.03	49.10	80.35	73.66	93.74	87.05
66	60.26	51.34	82.58	75.89	95.98	87.05
67	62.50	53.57	87.05	80.35	100.44	91.51
68	66.96	58.03	91.51	84.82	104.90	95.98
69	71.42	60.26	98.21	89.28	111.60	102.67
70	75.89	66.96	102.67	93.74	118.30	107.14
71	82.58	69.19	109.37	100.44	122.76	111.60
72	87.05	75.89	113.83	104.90	129.46	118.30
73	91.51	78.12	120.53	109.37	133.92	122.76
74	98.21	82.58	124.99	113.83	140.62	129.46
75	102.67	87.05	131.69	120.53	145.08	133.92
76	107.14	91.51	136.15	122.76	149.54	136.15
77	113.83	95.98	140.62	129.46	154.01	142.85
78	118.30	100.44	145.08	133.92	158.47	145.08
79	120.53	102.67	147.31	136.15	160.70	147.31
80	122.76	107.14	151.78	138.38	160.70	147.31
81	136.15	116.06	162.94	149.54	174.10	158.47
82	149.54	127.22	178.56	162.94	187.49	171.86
83	165.17	140.62	194.18	178.56	203.11	185.26
84	180.79	156.24	212.04	196.42	220.97	200.88
85	198.65	169.63	232.13	214.27	241.06	220.97
86	216.50	185.26	252.22	232.13	261.14	241.06
87	234.36	203.11	274.54	254.45	285.70	261.14
88	256.68	220.97	299.09	276.77	312.48	285.70
89	279.00	241.06	325.87	301.32	339.26	310.25
90	303.55	261.14	354.89	328.10	370.51	339.26
91	332.57	285.70	388.37	359.35	403.99	370.51
92	361.58	312.48	424.08	390.60	439.70	401.76
93	392.83	339.26	462.02	426.31	479.88	439.70
94	428.54	370.51	502.20	464.26	522.29	477.65

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	187.14	170.62	277.95	250.43	379.78	355.01
25-29	198.14	189.89	299.97	275.20	412.80	382.53
30-34	217.41	200.90	321.98	297.22	440.32	415.55
35-39	233.92	222.91	349.50	319.23	476.10	443.07
40-44	250.43	236.67	379.78	346.75	514.62	478.85
45	250.43	236.67	379.78	346.75	514.62	478.85
46	261.44	242.18	385.28	349.50	522.88	489.86
47	264.19	247.68	390.78	355.01	536.64	500.86
48	264.19	250.43	396.29	360.51	544.90	509.12
49	269.70	258.69	404.54	366.02	547.65	511.87
50	277.95	258.69	415.55	379.78	558.66	522.88
51	283.46	269.70	426.56	390.78	569.66	528.38
52	297.22	277.95	443.07	404.54	586.18	550.40
53	305.47	286.21	465.09	429.31	610.94	572.42
54	321.98	299.97	492.61	456.83	632.96	594.43
55	335.74	319.23	525.63	489.86	665.98	621.95
56	360.51	335.74	561.41	525.63	704.51	657.73
57	390.78	360.51	597.18	561.41	748.54	693.50
58	404.54	382.53	641.22	608.19	789.82	740.29
59	443.07	415.55	688.00	652.22	836.61	784.32
60	467.84	432.06	729.28	693.50	886.14	831.10
61	509.12	467.84	787.07	751.30	949.44	886.14
62	547.65	509.12	836.61	795.33	1,012.74	949.44
63	591.68	550.40	883.39	836.61	1,084.29	1,020.99
64	630.21	586.18	927.42	880.64	1,155.84	1,092.54
65	682.50	632.96	976.96	919.17	1,235.65	1,169.60
66	732.03	685.25	1,026.50	963.20	1,318.21	1,246.66
67	792.58	745.79	1,109.06	1,040.26	1,409.02	1,331.97
68	875.14	817.34	1,224.64	1,153.09	1,516.35	1,428.29
69	960.45	902.66	1,364.99	1,282.43	1,640.19	1,538.37
70	1,067.78	993.47	1,530.11	1,439.30	1,772.29	1,651.20
71	1,164.10	1,089.79	1,692.48	1,590.66	1,901.63	1,766.78
72	1,279.68	1,197.12	1,857.60	1,742.02	2,058.50	1,912.64
73	1,409.02	1,315.46	2,028.22	1,901.63	2,215.36	2,061.25
74	1,541.12	1,436.54	2,201.60	2,061.25	2,391.49	2,231.87
75	1,695.23	1,565.89	2,380.48	2,223.62	2,578.62	2,421.76
76	1,843.84	1,711.74	2,570.37	2,402.50	2,776.77	2,614.40
77	2,017.22	1,871.36	2,790.53	2,608.90	2,999.68	2,829.06
78	2,171.33	2,019.97	2,999.68	2,807.04	3,203.33	3,024.45
79	2,322.69	2,171.33	3,214.34	3,013.44	3,412.48	3,217.09
80	2,490.56	2,328.19	3,440.00	3,233.60	3,621.63	3,415.23
81	2,699.71	2,529.09	3,715.20	3,503.30	3,888.58	3,665.66
82	2,939.14	2,757.50	4,037.18	3,811.52	4,191.30	3,949.12
83	3,225.34	3,029.95	4,408.70	4,158.27	4,527.04	4,268.35
84	3,561.09	3,338.18	4,835.26	4,560.06	4,917.82	4,639.87
85	3,885.82	3,640.90	5,272.83	4,972.86	5,360.90	5,060.93
86	4,235.33	3,965.63	5,746.18	5,418.69	5,842.50	5,512.26
87	4,617.86	4,320.64	6,266.30	5,905.79	6,368.13	6,010.37
88	5,033.41	4,711.42	6,833.22	6,439.68	6,943.30	6,552.51
89	5,487.49	5,132.48	7,446.91	7,017.60	7,570.75	7,144.19
90	5,982.85	5,597.57	8,115.65	7,650.56	8,253.25	7,782.66
91	6,519.49	6,101.18	8,842.18	8,335.81	8,990.78	8,481.66
92	7,108.42	6,651.58	9,640.26	9,087.10	9,802.62	9,243.97
93	7,746.88	7,254.27	10,507.14	9,907.20	10,688.77	10,080.58
94	8,443.14	7,906.50	11,453.82	10,798.85	11,646.46	10,985.98

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	127.22	122.76	189.72	176.33	263.38	252.22
25-29	136.15	131.69	203.11	189.72	287.93	270.07
30-34	151.78	138.38	223.20	203.11	310.25	290.16
35-39	160.70	154.01	241.06	223.20	337.03	312.48
40-44	176.33	162.94	258.91	241.06	359.35	339.26
45	176.33	162.94	258.91	241.06	359.35	339.26
46	180.79	165.17	263.38	243.29	368.28	345.96
47	183.02	171.86	270.07	249.98	374.98	348.19
48	185.26	171.86	276.77	254.45	379.44	357.12
49	189.72	176.33	281.23	258.91	383.90	357.12
50	191.95	176.33	287.93	263.38	388.37	366.05
51	194.18	180.79	292.39	272.30	397.30	370.51
52	200.88	185.26	301.32	281.23	412.92	386.14
53	209.81	191.95	319.18	296.86	424.08	395.06
54	218.74	205.34	337.03	316.94	441.94	412.92
55	234.36	218.74	359.35	339.26	457.56	428.54
56	247.75	232.13	379.44	354.89	482.11	450.86
57	263.38	243.29	406.22	379.44	511.13	475.42
58	283.46	263.38	437.47	406.22	540.14	504.43
59	301.32	283.46	473.18	444.17	578.09	533.45
60	325.87	299.09	504.43	473.18	616.03	571.39
61	350.42	321.41	540.14	504.43	658.44	609.34
62	377.21	348.19	580.32	540.14	698.62	653.98
63	403.99	374.98	611.57	578.09	747.72	696.38
64	435.24	403.99	649.51	607.10	799.06	743.26
65	464.26	433.01	687.46	640.58	848.16	785.66
66	499.97	464.26	725.40	678.53	897.26	834.77
67	542.38	499.97	783.43	732.10	957.53	890.57
68	600.41	555.77	863.78	805.75	1,037.88	966.46
69	658.44	613.80	955.30	888.34	1,122.70	1,040.11
70	725.40	676.30	1,060.20	988.78	1,216.44	1,129.39
71	799.06	745.49	1,171.80	1,086.98	1,312.42	1,214.21
72	886.10	823.61	1,281.17	1,194.12	1,419.55	1,314.65
73	975.38	899.50	1,390.54	1,290.10	1,531.15	1,421.78
74	1,069.13	991.01	1,508.83	1,397.23	1,658.38	1,540.08
75	1,169.57	1,080.29	1,633.82	1,517.76	1,790.06	1,662.84
76	1,276.70	1,178.50	1,763.28	1,636.06	1,923.98	1,790.06
77	1,401.70	1,299.02	1,915.06	1,781.14	2,082.46	1,941.84
78	1,517.76	1,403.93	2,069.06	1,923.98	2,227.54	2,080.22
79	1,633.82	1,517.76	2,218.61	2,069.06	2,377.08	2,216.38
80	1,752.12	1,627.13	2,381.54	2,223.07	2,533.32	2,359.22
81	1,906.13	1,774.44	2,580.19	2,410.56	2,718.58	2,537.78
82	2,086.92	1,939.61	2,805.62	2,624.83	2,932.85	2,740.90
83	2,292.26	2,133.79	3,062.30	2,863.66	3,176.14	2,964.10
84	2,537.78	2,359.22	3,359.16	3,142.66	3,452.90	3,227.47
85	2,767.68	2,573.50	3,660.48	3,423.89	3,760.92	3,517.63
86	3,015.43	2,805.62	3,990.82	3,734.14	4,100.18	3,834.58
87	3,287.74	3,060.07	4,350.17	4,071.17	4,468.46	4,180.54
88	3,582.36	3,334.61	4,740.77	4,437.22	4,870.22	4,555.51
89	3,906.00	3,631.46	5,169.31	4,838.98	5,307.70	4,966.20
90	4,258.66	3,959.57	5,635.80	5,269.75	5,785.34	5,410.37
91	4,640.33	4,316.69	6,142.46	5,745.17	6,307.63	5,899.18
92	5,059.94	4,707.29	6,696.00	6,260.76	6,874.56	6,432.62
93	5,513.04	5,133.60	7,296.41	6,825.46	7,492.82	7,012.94
94	6,010.78	5,593.39	7,954.85	7,441.49	8,164.66	7,646.83

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	104.90	98.21	160.70	151.78	225.43	212.04
25-29	113.83	104.90	171.86	160.70	243.29	229.90
30-34	124.99	113.83	185.26	176.33	261.14	249.98
35-39	133.92	122.76	200.88	189.72	283.46	263.38
40-44	147.31	131.69	214.27	203.11	308.02	287.93
45	147.31	131.69	214.27	203.11	308.02	287.93
46	147.31	131.69	218.74	209.81	310.25	290.16
47	151.78	133.92	223.20	212.04	316.94	296.86
48	154.01	136.15	225.43	214.27	319.18	305.78
49	154.01	136.15	229.90	214.27	319.18	305.78
50	156.24	142.85	234.36	220.97	325.87	310.25
51	160.70	142.85	238.82	225.43	337.03	312.48
52	165.17	151.78	252.22	234.36	339.26	316.94
53	174.10	160.70	263.38	243.29	350.42	328.10
54	183.02	165.17	272.30	254.45	368.28	341.50
55	191.95	180.79	292.39	270.07	377.21	348.19
56	203.11	185.26	312.48	290.16	397.30	366.05
57	214.27	203.11	337.03	310.25	421.85	386.14
58	234.36	214.27	354.89	328.10	444.17	403.99
59	252.22	232.13	379.44	350.42	475.42	433.01
60	267.84	243.29	417.38	379.44	508.90	464.26
61	290.16	267.84	446.40	406.22	540.14	499.97
62	316.94	290.16	479.88	444.17	582.55	531.22
63	337.03	305.78	513.36	473.18	618.26	560.23
64	357.12	328.10	544.61	508.90	649.51	595.94
65	379.44	348.19	587.02	540.14	687.46	627.19
66	408.46	374.98	618.26	575.86	725.40	662.90
67	441.94	406.22	665.14	616.03	774.50	707.54
68	491.04	448.63	732.10	674.06	841.46	765.58
69	540.14	495.50	799.06	736.56	915.12	837.00
70	593.71	546.84	881.64	810.22	999.94	912.89
71	658.44	607.10	959.76	883.87	1,075.82	993.24
72	727.63	667.37	1,051.27	961.99	1,169.57	1,082.52
73	801.29	738.79	1,140.55	1,042.34	1,270.01	1,167.34
74	877.18	810.22	1,232.06	1,129.39	1,372.68	1,263.31
75	966.46	892.80	1,334.74	1,223.14	1,482.05	1,363.75
76	1,062.43	977.62	1,444.10	1,325.81	1,598.11	1,464.19
77	1,167.34	1,071.36	1,575.79	1,448.57	1,732.03	1,591.42
78	1,272.24	1,169.57	1,703.02	1,566.86	1,857.02	1,705.25
79	1,377.14	1,272.24	1,830.24	1,687.39	1,986.48	1,823.54
80	1,488.74	1,368.22	1,970.86	1,816.85	2,122.63	1,948.54
81	1,627.13	1,495.44	2,144.95	1,982.02	2,281.10	2,102.54
82	1,785.60	1,644.98	2,336.90	2,158.34	2,468.59	2,274.41
83	1,968.62	1,812.38	2,551.18	2,359.22	2,680.63	2,468.59
84	2,187.36	2,013.26	2,794.46	2,586.89	2,919.46	2,687.33
85	2,383.78	2,191.82	3,046.68	2,819.02	3,180.60	2,930.62
86	2,600.28	2,392.70	3,321.22	3,075.70	3,466.30	3,196.22
87	2,834.64	2,606.98	3,620.30	3,350.23	3,778.78	3,486.38
88	3,086.86	2,843.57	3,946.18	3,656.02	4,120.27	3,796.63
89	3,365.86	3,100.25	4,298.83	3,984.12	4,493.02	4,135.90
90	3,667.18	3,377.02	4,687.20	4,341.24	4,894.78	4,510.87
91	3,999.74	3,680.57	5,109.05	4,729.61	5,336.71	4,914.86
92	4,361.33	4,010.90	5,564.38	5,153.69	5,816.59	5,356.80
93	4,751.93	4,374.72	6,064.34	5,615.71	6,341.11	5,841.14
94	5,180.47	4,767.55	6,615.65	6,122.38	6,912.50	6,365.66

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	95.98	87.05	136.15	127.22	196.42	183.02
25-29	102.67	95.98	151.78	136.15	212.04	196.42
30-34	107.14	102.67	160.70	151.78	229.90	212.04
35-39	116.06	107.14	176.33	160.70	249.98	229.90
40-44	127.22	116.06	189.72	176.33	263.38	249.98
45	127.22	116.06	189.72	176.33	263.38	249.98
46	138.38	122.76	191.95	180.79	270.07	252.22
47	147.31	124.99	196.42	183.02	279.00	254.45
48	147.31	124.99	196.42	183.02	281.23	258.91
49	147.31	124.99	200.88	185.26	283.46	261.14
50	151.78	127.22	205.34	191.95	287.93	263.38
51	154.01	133.92	209.81	194.18	290.16	267.84
52	160.70	133.92	218.74	203.11	299.09	279.00
53	162.94	136.15	229.90	212.04	308.02	283.46
54	167.40	142.85	243.29	225.43	319.18	292.39
55	180.79	154.01	261.14	238.82	337.03	301.32
56	189.72	162.94	272.30	252.22	348.19	319.18
57	205.34	176.33	292.39	270.07	368.28	339.26
58	218.74	185.26	316.94	290.16	392.83	350.42
59	238.82	203.11	339.26	310.25	417.38	377.21
60	258.91	218.74	359.35	328.10	446.40	403.99
61	272.30	238.82	392.83	350.42	479.88	433.01
62	296.86	252.22	421.85	379.44	504.43	457.56
63	319.18	276.77	446.40	408.46	540.14	491.04
64	341.50	292.39	482.11	437.47	569.16	515.59
65	366.05	312.48	511.13	466.49	607.10	553.54
66	390.60	334.80	549.07	504.43	636.12	582.55
67	421.85	363.82	589.25	542.38	680.76	616.03
68	464.26	397.30	642.82	587.02	734.33	671.83
69	515.59	439.70	700.85	640.58	799.06	732.10
70	566.93	488.81	765.58	700.85	870.48	794.59
71	624.96	537.91	832.54	763.34	941.90	861.55
72	691.92	593.71	908.42	828.07	1,022.26	935.21
73	756.65	647.28	988.78	901.73	1,102.61	1,013.33
74	832.54	712.01	1,071.36	979.85	1,194.12	1,095.91
75	912.89	781.20	1,165.10	1,062.43	1,290.10	1,180.73
76	995.47	850.39	1,258.85	1,149.48	1,381.61	1,270.01
77	1,098.14	939.67	1,374.91	1,256.62	1,504.37	1,377.14
78	1,200.82	1,024.49	1,479.82	1,357.06	1,609.27	1,475.35
79	1,296.79	1,113.77	1,591.42	1,461.96	1,714.18	1,573.56
80	1,403.93	1,207.51	1,711.94	1,571.33	1,828.01	1,676.23
81	1,540.08	1,321.34	1,854.79	1,707.48	1,968.62	1,803.46
82	1,689.62	1,453.03	2,017.73	1,854.79	2,124.86	1,946.30
83	1,863.72	1,602.58	2,200.75	2,024.42	2,303.42	2,109.24
84	2,064.60	1,774.44	2,412.79	2,223.07	2,502.07	2,294.50
85	2,252.09	1,932.91	2,629.30	2,423.95	2,727.50	2,499.84
86	2,450.74	2,107.01	2,863.66	2,640.46	2,975.26	2,725.27
87	2,669.47	2,296.73	3,120.34	2,879.28	3,245.33	2,973.02
88	2,910.53	2,502.07	3,403.80	3,138.19	3,537.72	3,240.86
89	3,169.44	2,727.50	3,709.58	3,421.66	3,854.66	3,531.02
90	3,455.14	2,975.26	4,042.15	3,731.90	4,202.86	3,847.97
91	3,763.15	3,245.33	4,408.20	4,068.94	4,582.30	4,196.16
92	4,104.65	3,537.72	4,805.50	4,432.75	4,995.22	4,573.37
93	4,470.70	3,854.66	5,236.27	4,830.05	5,443.85	4,984.06
94	4,874.69	4,202.86	5,709.46	5,267.52	5,934.89	5,434.92

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	75.89	69.19	104.90	98.21	154.01	136.15
25-29	84.82	73.66	113.83	104.90	162.94	151.78
30-34	93.74	80.35	124.99	113.83	180.79	160.70
35-39	98.21	87.05	133.92	122.76	191.95	171.86
40-44	104.90	95.98	147.31	131.69	209.81	185.26
45	104.90	95.98	147.31	131.69	209.81	185.26
46	104.90	98.21	151.78	133.92	212.04	189.72
47	107.14	98.21	154.01	136.15	214.27	191.95
48	107.14	98.21	156.24	138.38	218.74	196.42
49	113.83	102.67	156.24	138.38	218.74	196.42
50	113.83	104.90	162.94	147.31	225.43	203.11
51	113.83	104.90	165.17	151.78	225.43	203.11
52	116.06	107.14	167.40	156.24	232.13	212.04
53	122.76	109.37	183.02	165.17	241.06	218.74
54	127.22	113.83	191.95	174.10	252.22	225.43
55	136.15	124.99	205.34	185.26	261.14	238.82
56	138.38	127.22	214.27	194.18	270.07	243.29
57	154.01	133.92	234.36	212.04	290.16	261.14
58	162.94	142.85	247.75	229.90	310.25	279.00
59	180.79	160.70	263.38	238.82	325.87	292.39
60	191.95	176.33	287.93	258.91	348.19	316.94
61	209.81	189.72	301.32	272.30	374.98	341.50
62	232.13	209.81	325.87	292.39	397.30	359.35
63	243.29	223.20	350.42	316.94	424.08	386.14
64	261.14	238.82	379.44	341.50	446.40	406.22
65	276.77	252.22	406.22	366.05	479.88	433.01
66	296.86	274.54	435.24	395.06	499.97	455.33
67	319.18	292.39	466.49	419.62	537.91	491.04
68	350.42	321.41	504.43	453.10	580.32	526.75
69	388.37	354.89	551.30	497.74	629.42	571.39
70	433.01	392.83	593.71	542.38	680.76	613.80
71	470.95	435.24	642.82	580.32	736.56	667.37
72	522.29	475.42	700.85	636.12	796.82	716.47
73	569.16	520.06	763.34	694.15	857.09	778.97
74	620.50	564.70	834.77	756.65	926.28	843.70
75	680.76	613.80	910.66	825.84	993.24	908.42
76	738.79	669.60	984.31	895.03	1,073.59	979.85
77	816.91	736.56	1,071.36	975.38	1,153.94	1,055.74
78	890.57	807.98	1,153.94	1,046.81	1,232.06	1,127.16
79	968.69	879.41	1,234.30	1,120.46	1,312.42	1,194.12
80	1,055.74	961.99	1,316.88	1,198.58	1,392.77	1,265.54
81	1,156.18	1,060.20	1,421.78	1,290.10	1,493.21	1,354.82
82	1,270.01	1,167.34	1,540.08	1,401.70	1,609.27	1,455.26
83	1,399.46	1,283.40	1,676.23	1,526.69	1,734.26	1,569.10
84	1,544.54	1,417.32	1,836.94	1,674.00	1,883.81	1,707.48
85	1,682.93	1,546.78	2,004.34	1,819.08	2,055.67	1,859.26
86	1,836.94	1,687.39	2,185.13	1,984.25	2,238.70	2,024.42
87	2,004.34	1,841.40	2,381.54	2,162.81	2,441.81	2,207.45
88	2,185.13	2,006.57	2,598.05	2,356.99	2,662.78	2,406.10
89	2,381.54	2,187.36	2,830.18	2,569.03	2,897.14	2,622.60
90	2,598.05	2,383.78	3,082.39	2,803.39	3,160.51	2,856.96
91	2,830.18	2,600.28	3,363.62	3,055.61	3,446.21	3,115.87
92	3,082.39	2,834.64	3,664.94	3,332.38	3,754.22	3,399.34
93	3,363.62	3,086.86	3,993.05	3,629.23	4,091.26	3,702.89
94	3,664.94	3,365.86	4,352.40	3,955.10	4,459.54	4,035.46

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	104.90	98.21	154.01	142.85	214.27	203.11
25-29	109.37	104.90	165.17	154.01	232.13	218.74
30-34	122.76	113.83	180.79	165.17	252.22	234.36
35-39	131.69	124.99	194.18	180.79	272.30	252.22
40-44	142.85	131.69	209.81	194.18	290.16	276.77
45	142.85	131.69	209.81	194.18	290.16	276.77
46	145.08	133.92	214.27	196.42	299.09	279.00
47	147.31	138.38	218.74	203.11	301.32	281.23
48	151.78	138.38	223.20	205.34	308.02	290.16
49	154.01	142.85	229.90	209.81	310.25	290.16
50	154.01	142.85	232.13	214.27	316.94	296.86
51	156.24	145.08	238.82	220.97	321.41	301.32
52	162.94	151.78	243.29	229.90	334.80	312.48
53	167.40	154.01	258.91	241.06	341.50	319.18
54	176.33	167.40	272.30	254.45	357.12	334.80
55	191.95	176.33	290.16	276.77	370.51	348.19
56	200.88	189.72	308.02	287.93	388.37	366.05
57	214.27	196.42	328.10	308.02	415.15	386.14
58	229.90	214.27	354.89	328.10	437.47	408.46
59	243.29	229.90	383.90	359.35	466.49	433.01
60	263.38	241.06	408.46	383.90	499.97	464.26
61	283.46	261.14	437.47	408.46	533.45	493.27
62	305.78	281.23	470.95	437.47	566.93	528.98
63	328.10	301.32	495.50	466.49	607.10	562.46
64	354.89	328.10	524.52	491.04	647.28	600.41
65	377.21	350.42	558.00	520.06	687.46	638.35
66	406.22	374.98	587.02	549.07	727.63	676.30
67	439.70	406.22	633.89	591.48	774.50	723.17
68	486.58	450.86	700.85	651.74	839.23	783.43
69	533.45	497.74	774.50	720.94	908.42	843.70
70	589.25	546.84	859.32	801.29	984.31	915.12
71	647.28	602.64	948.60	879.41	1,062.43	984.31
72	718.70	667.37	1,037.88	966.46	1,149.48	1,064.66
73	790.13	727.63	1,127.16	1,044.58	1,238.76	1,151.71
74	866.02	801.29	1,223.14	1,131.62	1,341.43	1,247.69
75	948.60	872.71	1,323.58	1,229.83	1,448.57	1,348.13
76	1,035.65	955.30	1,428.48	1,325.81	1,555.70	1,450.80
77	1,136.09	1,051.27	1,551.24	1,444.10	1,687.39	1,571.33
78	1,229.83	1,138.32	1,676.23	1,557.94	1,803.46	1,687.39
79	1,323.58	1,229.83	1,796.76	1,676.23	1,926.22	1,794.53
80	1,419.55	1,319.11	1,930.68	1,798.99	2,051.21	1,910.59
81	1,544.54	1,437.41	2,089.15	1,953.00	2,202.98	2,055.67
82	1,691.86	1,571.33	2,272.18	2,127.10	2,377.08	2,220.84
83	1,854.79	1,727.57	2,479.75	2,321.28	2,571.26	2,401.63
84	2,055.67	1,910.59	2,720.81	2,544.48	2,794.46	2,613.67
85	2,240.93	2,084.69	2,964.10	2,774.38	3,046.68	2,850.26
86	2,444.04	2,272.18	3,234.17	3,026.59	3,321.22	3,106.94
87	2,665.01	2,479.75	3,524.33	3,298.90	3,620.30	3,385.94
88	2,903.83	2,700.72	3,839.04	3,593.52	3,946.18	3,691.73
89	3,164.98	2,941.78	4,187.23	3,919.39	4,298.83	4,022.06
90	3,450.67	3,209.62	4,566.67	4,267.58	4,687.20	4,381.42
91	3,758.69	3,495.31	4,975.13	4,653.72	5,109.05	4,776.48
92	4,100.18	3,814.49	5,423.76	5,071.10	5,566.61	5,211.72
93	4,466.23	4,158.22	5,910.34	5,528.66	6,068.81	5,680.44
94	4,870.22	4,530.96	6,443.78	6,026.40	6,615.65	6,193.80

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	84.82	80.35	131.69	124.99	185.26	174.10
25-29	93.74	84.82	138.38	131.69	200.88	189.72
30-34	102.67	93.74	151.78	145.08	214.27	203.11
35-39	109.37	98.21	162.94	154.01	232.13	214.27
40-44	122.76	107.14	174.10	165.17	252.22	234.36
45	122.76	107.14	174.10	165.17	252.22	234.36
46	122.76	107.14	176.33	171.86	252.22	238.82
47	124.99	109.37	183.02	174.10	258.91	241.06
48	124.99	109.37	185.26	174.10	261.14	249.98
49	124.99	109.37	189.72	174.10	261.14	249.98
50	127.22	116.06	191.95	180.79	267.84	252.22
51	131.69	116.06	194.18	185.26	276.77	254.45
52	136.15	124.99	205.34	191.95	279.00	258.91
53	142.85	131.69	214.27	200.88	287.93	267.84
54	151.78	136.15	223.20	209.81	301.32	279.00
55	156.24	147.31	241.06	220.97	308.02	283.46
56	165.17	151.78	254.45	238.82	325.87	299.09
57	174.10	165.17	276.77	252.22	345.96	316.94
58	191.95	174.10	290.16	267.84	363.82	330.34
59	205.34	189.72	310.25	287.93	388.37	354.89
60	218.74	200.88	341.50	310.25	415.15	379.44
61	238.82	218.74	366.05	330.34	441.94	408.46
62	258.91	238.82	392.83	363.82	475.42	435.24
63	276.77	249.98	421.85	386.14	504.43	457.56
64	292.39	267.84	446.40	415.15	531.22	486.58
65	310.25	283.46	479.88	441.94	562.46	513.36
66	334.80	305.78	506.66	473.18	593.71	542.38
67	363.82	330.34	542.38	506.66	633.89	580.32
68	399.53	366.05	598.18	553.54	689.69	627.19
69	441.94	403.99	651.74	602.64	747.72	685.22
70	486.58	446.40	720.94	660.67	816.91	745.49
71	540.14	495.50	785.66	723.17	879.41	810.22
72	595.94	546.84	859.32	785.66	955.30	883.87
73	653.98	604.87	932.98	852.62	1,037.88	955.30
74	718.70	660.67	1,006.63	924.05	1,120.46	1,033.42
75	790.13	727.63	1,089.22	1,002.17	1,209.74	1,113.77
76	868.25	799.06	1,182.96	1,084.75	1,305.72	1,196.35
77	953.06	877.18	1,287.86	1,185.19	1,417.32	1,301.26
78	1,040.11	955.30	1,392.77	1,281.17	1,517.76	1,395.00
79	1,127.16	1,037.88	1,495.44	1,379.38	1,622.66	1,490.98
80	1,216.44	1,118.23	1,611.50	1,486.51	1,734.26	1,591.42
81	1,330.27	1,225.37	1,752.12	1,620.43	1,865.95	1,720.87
82	1,459.73	1,345.90	1,910.59	1,765.51	2,017.73	1,859.26
83	1,609.27	1,482.05	2,086.92	1,928.45	2,189.59	2,017.73
84	1,790.06	1,644.98	2,285.57	2,115.94	2,383.78	2,196.29
85	1,948.54	1,792.30	2,490.91	2,305.66	2,600.28	2,397.17
86	2,124.86	1,955.23	2,716.34	2,513.23	2,834.64	2,613.67
87	2,316.82	2,133.79	2,959.63	2,738.66	3,086.86	2,850.26
88	2,522.16	2,325.74	3,223.01	2,988.65	3,368.09	3,102.48
89	2,752.06	2,535.55	3,513.17	3,256.49	3,673.87	3,381.48
90	2,997.58	2,760.98	3,832.34	3,546.65	4,001.98	3,685.03
91	3,269.88	3,008.74	4,176.07	3,868.06	4,363.56	4,019.83
92	3,564.50	3,281.04	4,548.82	4,214.02	4,754.16	4,379.18
93	3,883.68	3,575.66	4,959.50	4,591.22	5,182.70	4,776.48
94	4,236.34	3,897.07	5,408.14	5,006.38	5,651.42	5,202.79

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	80.35	75.89	118.30	109.37	171.86	160.70
25-29	87.05	80.35	131.69	118.30	185.26	171.86
30-34	93.74	87.05	138.38	131.69	200.88	185.26
35-39	102.67	93.74	154.01	138.38	218.74	200.88
40-44	109.37	102.67	165.17	154.01	229.90	218.74
45	109.37	102.67	165.17	154.01	229.90	218.74
46	116.06	102.67	165.17	156.24	234.36	220.97
47	118.30	107.14	171.86	160.70	243.29	223.20
48	118.30	107.14	171.86	160.70	243.29	223.20
49	118.30	107.14	174.10	162.94	247.75	225.43
50	122.76	109.37	180.79	165.17	249.98	229.90
51	124.99	109.37	183.02	167.40	252.22	232.13
52	131.69	116.06	189.72	176.33	261.14	243.29
53	136.15	118.30	200.88	185.26	267.84	247.75
54	145.08	124.99	212.04	196.42	279.00	254.45
55	147.31	133.92	225.43	205.34	292.39	261.14
56	156.24	142.85	238.82	220.97	301.32	279.00
57	165.17	154.01	254.45	234.36	319.18	296.86
58	189.72	162.94	276.77	252.22	339.26	305.78
59	194.18	176.33	296.86	270.07	363.82	328.10
60	205.34	189.72	312.48	283.46	388.37	350.42
61	225.43	205.34	339.26	305.78	417.38	377.21
62	247.75	220.97	366.05	330.34	437.47	397.30
63	261.14	241.06	388.37	357.12	470.95	426.31
64	279.00	254.45	417.38	379.44	495.50	450.86
65	296.86	272.30	444.17	406.22	528.98	482.11
66	316.94	290.16	477.65	437.47	553.54	506.66
67	345.96	314.71	511.13	470.95	591.48	537.91
68	379.44	345.96	558.00	511.13	638.35	584.78
69	419.62	381.67	609.34	555.77	694.15	636.12
70	459.79	424.08	665.14	609.34	756.65	691.92
71	511.13	468.72	725.40	665.14	819.14	749.95
72	564.70	515.59	790.13	720.94	890.57	814.68
73	620.50	564.70	861.55	783.43	957.53	881.64
74	682.99	620.50	930.74	852.62	1,040.11	953.06
75	749.95	680.76	1,013.33	924.05	1,122.70	1,028.95
76	825.84	738.79	1,093.68	1,002.17	1,200.82	1,104.84
77	906.19	819.14	1,196.35	1,093.68	1,307.95	1,198.58
78	986.54	890.57	1,287.86	1,180.73	1,399.46	1,285.63
79	1,069.13	968.69	1,386.07	1,274.47	1,490.98	1,370.45
80	1,156.18	1,049.04	1,488.74	1,365.98	1,589.18	1,457.50
81	1,263.31	1,149.48	1,613.74	1,486.51	1,711.94	1,571.33
82	1,388.30	1,263.31	1,756.58	1,613.74	1,848.10	1,691.86
83	1,528.92	1,392.77	1,915.06	1,761.05	2,002.10	1,834.70
84	1,698.55	1,542.31	2,100.31	1,932.91	2,176.20	1,997.64
85	1,850.33	1,680.70	2,287.80	2,107.01	2,374.85	2,173.97
86	2,019.96	1,832.47	2,493.14	2,296.73	2,586.89	2,372.62
87	2,202.98	1,999.87	2,716.34	2,504.30	2,823.48	2,584.66
88	2,397.17	2,176.20	2,961.86	2,731.97	3,077.93	2,821.25
89	2,613.67	2,374.85	3,227.47	2,977.49	3,354.70	3,073.46
90	2,850.26	2,586.89	3,517.63	3,247.56	3,656.02	3,348.00
91	3,106.94	2,823.48	3,834.58	3,539.95	3,986.35	3,649.32
92	3,388.18	3,077.93	4,180.54	3,854.66	4,345.70	3,979.66
93	3,689.50	3,354.70	4,555.51	4,202.86	4,736.30	4,339.01
94	4,024.30	3,656.02	4,966.20	4,582.30	5,162.62	4,727.38

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	69.19	64.73	95.98	89.28	142.85	124.99
25-29	78.12	66.96	104.90	95.98	151.78	138.38
30-34	87.05	75.89	116.06	104.90	165.17	147.31
35-39	89.28	80.35	122.76	113.83	176.33	156.24
40-44	95.98	87.05	136.15	122.76	191.95	171.86
45	95.98	87.05	136.15	122.76	191.95	171.86
46	95.98	89.28	138.38	122.76	194.18	174.10
47	98.21	89.28	142.85	124.99	196.42	176.33
48	98.21	89.28	145.08	127.22	200.88	183.02
49	104.90	93.74	145.08	127.22	200.88	183.02
50	104.90	95.98	151.78	136.15	209.81	189.72
51	104.90	95.98	154.01	138.38	209.81	189.72
52	107.14	98.21	156.24	145.08	214.27	194.18
53	113.83	102.67	167.40	154.01	223.20	200.88
54	118.30	104.90	176.33	160.70	232.13	209.81
55	124.99	116.06	189.72	171.86	241.06	220.97
56	127.22	118.30	196.42	180.79	249.98	223.20
57	142.85	122.76	218.74	194.18	267.84	241.06
58	151.78	131.69	225.43	212.04	287.93	258.91
59	165.17	147.31	243.29	220.97	299.09	270.07
60	176.33	162.94	263.38	238.82	321.41	292.39
61	191.95	174.10	279.00	252.22	345.96	316.94
62	214.27	191.95	299.09	270.07	366.05	330.34
63	223.20	205.34	325.87	292.39	392.83	357.12
64	241.06	220.97	350.42	316.94	412.92	374.98
65	254.45	232.13	374.98	337.03	441.94	397.30
66	274.54	254.45	399.53	363.82	464.26	419.62
67	294.62	267.84	428.54	388.37	493.27	455.33
68	323.64	294.62	464.26	419.62	535.68	486.58
69	357.12	325.87	508.90	457.56	582.55	526.75
70	399.53	363.82	546.84	499.97	627.19	566.93
71	435.24	401.76	591.48	537.91	678.53	613.80
72	479.88	439.70	645.05	587.02	736.56	660.67
73	524.52	479.88	703.08	640.58	792.36	718.70
74	573.62	522.29	770.04	696.38	852.62	776.74
75	627.19	564.70	841.46	761.11	915.12	839.23
76	680.76	616.03	908.42	825.84	991.01	903.96
77	752.18	678.53	988.78	897.26	1,064.66	975.38
78	823.61	743.26	1,064.66	966.46	1,136.09	1,042.34
79	892.80	812.45	1,138.32	1,033.42	1,211.98	1,100.38
80	973.15	888.34	1,214.21	1,107.07	1,285.63	1,167.34
81	1,064.66	977.62	1,312.42	1,191.89	1,379.38	1,249.92
82	1,174.03	1,078.06	1,421.78	1,294.56	1,484.28	1,341.43
83	1,290.10	1,182.96	1,544.54	1,408.39	1,602.58	1,448.57
84	1,424.02	1,305.72	1,696.32	1,542.31	1,738.73	1,573.56
85	1,553.47	1,426.25	1,848.10	1,678.46	1,897.20	1,714.18
86	1,696.32	1,555.70	2,015.50	1,830.24	2,064.60	1,868.18
87	1,848.10	1,696.32	2,196.29	1,997.64	2,252.09	2,035.58
88	2,015.50	1,850.33	2,397.17	2,173.97	2,457.43	2,218.61
89	2,196.29	2,017.73	2,613.67	2,368.15	2,673.94	2,419.49
90	2,397.17	2,200.75	2,843.57	2,584.66	2,914.99	2,635.99
91	2,613.67	2,397.17	3,100.25	2,819.02	3,180.60	2,874.82
92	2,843.57	2,613.67	3,381.48	3,073.46	3,466.30	3,133.73
93	3,100.25	2,850.26	3,682.80	3,348.00	3,774.31	3,417.19
94	3,381.48	3,102.48	4,017.60	3,649.32	4,111.34	3,722.98

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued on and after 10/01/2003

Form: 7035J

Annual Premiums per $10 Daily Benefit

Joint
1,095 x Daily Payment Maximum Plan

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	64.73	58.03	93.74	87.05	133.92	122.76
25-29	69.19	64.73	102.67	93.74	142.85	133.92
30-34	73.66	69.19	107.14	102.67	154.01	142.85
35-39	78.12	73.66	118.30	107.14	167.40	154.01
40-44	87.05	78.12	127.22	118.30	176.33	167.40
45	87.05	78.12	127.22	118.30	176.33	167.40
46	93.74	80.35	131.69	118.30	183.02	171.86
47	95.98	84.82	133.92	122.76	189.72	171.86
48	95.98	84.82	133.92	124.99	189.72	174.10
49	98.21	84.82	136.15	124.99	191.95	176.33
50	102.67	87.05	138.38	131.69	194.18	176.33
51	102.67	89.28	142.85	131.69	196.42	180.79
52	104.90	89.28	147.31	136.15	203.11	189.72
53	109.37	93.74	154.01	142.85	209.81	191.95
54	113.83	95.98	165.17	154.01	214.27	196.42
55	122.76	104.90	176.33	160.70	225.43	203.11
56	124.99	109.37	183.02	171.86	234.36	214.27
57	138.38	118.30	196.42	183.02	249.98	229.90
58	147.31	124.99	214.27	196.42	263.38	238.82
59	160.70	136.15	229.90	209.81	281.23	254.45
60	174.10	147.31	243.29	220.97	301.32	272.30
61	183.02	160.70	263.38	238.82	321.41	292.39
62	200.88	171.86	283.46	254.45	339.26	310.25
63	214.27	185.26	301.32	276.77	366.05	330.34
64	232.13	196.42	325.87	296.86	383.90	348.19
65	247.75	212.04	345.96	316.94	408.46	374.98
66	265.61	225.43	370.51	339.26	428.54	390.60
67	285.70	245.52	397.30	366.05	459.79	417.38
68	314.71	270.07	433.01	397.30	495.50	453.10
69	348.19	294.62	473.18	433.01	540.14	495.50
70	381.67	330.34	515.59	470.95	589.25	535.68
71	424.08	361.58	562.46	515.59	636.12	580.32
72	466.49	401.76	611.57	560.23	689.69	631.66
73	511.13	437.47	667.37	607.10	743.26	682.99
74	562.46	479.88	723.17	660.67	805.75	741.02
75	616.03	526.75	787.90	718.70	870.48	799.06
76	671.83	573.62	850.39	774.50	932.98	857.09
77	741.02	633.89	926.28	848.16	1,013.33	930.74
78	812.45	691.92	999.94	917.35	1,086.98	995.47
79	874.94	749.95	1,073.59	986.54	1,158.41	1,062.43
80	946.37	814.68	1,156.18	1,060.20	1,234.30	1,131.62
81	1,040.11	892.80	1,252.15	1,151.71	1,330.27	1,218.67
82	1,140.55	979.85	1,363.75	1,252.15	1,435.18	1,314.65
83	1,258.85	1,080.29	1,484.28	1,368.22	1,553.47	1,424.02
84	1,392.77	1,196.35	1,629.36	1,502.14	1,689.62	1,546.78
85	1,519.99	1,303.49	1,774.44	1,636.06	1,843.63	1,687.39
86	1,656.14	1,421.78	1,932.91	1,783.37	2,006.57	1,841.40
87	1,801.22	1,551.24	2,107.01	1,944.07	2,189.59	2,006.57
88	1,964.16	1,689.62	2,296.73	2,120.40	2,388.24	2,189.59
89	2,140.49	1,843.63	2,502.07	2,310.12	2,602.51	2,383.78
90	2,332.44	2,006.57	2,727.50	2,517.70	2,836.87	2,598.05
91	2,542.25	2,189.59	2,975.26	2,747.59	3,093.55	2,834.64
92	2,769.91	2,388.24	3,245.33	2,993.11	3,372.55	3,086.86
93	3,017.66	2,602.51	3,535.49	3,260.95	3,676.10	3,365.86
94	3,289.97	2,836.87	3,852.43	3,555.58	4,006.44	3,667.18

Appendix C

Genworth Life Insurance Company
Current-Year Premiums

Form: 7035SP 7/17

Annual Premiums per $10 Daily Benefit

	Individual		Shared	
	Base	**NF Rider**	**Base**	**NF Rider**
Issue Age				
18-24	78.72	23.61	68.22	20.99
25-29	86.59	26.24	73.47	20.99
30-34	91.84	28.86	78.72	23.61
35-39	97.08	28.86	83.96	26.24
40-44	104.95	31.49	91.84	28.86
45	104.95	31.49	91.84	28.86
46	110.20	34.11	91.84	28.86
47	112.83	34.11	97.08	28.86
48	112.83	34.11	97.08	28.86
49	112.83	34.11	97.08	28.86
50	115.45	34.11	99.71	28.86
51	120.70	36.73	99.71	28.86
52	120.70	36.73	104.95	31.49
53	123.32	36.73	107.58	31.49
54	128.57	39.36	112.83	34.11
55	139.06	41.98	120.70	36.73
56	146.94	44.61	128.57	39.36
57	160.06	47.23	139.06	41.98
58	167.93	49.85	146.94	44.61
59	183.67	55.10	160.06	47.23
60	196.79	60.35	170.55	52.48
61	215.16	65.60	186.29	55.10
62	228.28	68.22	199.41	60.35
63	249.27	76.09	217.78	65.60
64	265.01	78.72	230.90	68.22
65	283.38	83.96	246.64	73.47
66	304.37	89.21	265.01	76.09
67	333.23	94.46	288.62	81.34
68	367.34	99.71	320.11	86.59
69	409.32	107.58	356.85	91.84
70	459.18	115.45	398.83	99.71
71	509.03	123.32	443.43	107.58
72	566.75	131.19	493.29	112.83
73	624.48	136.44	543.14	120.70
74	692.70	144.31	603.49	125.95
75	766.17	152.18	666.46	133.82
76	839.64	160.06	729.43	139.06
77	936.72	167.93	816.02	146.94
78	1,028.55	175.80	894.74	152.18
79	1,128.26	181.05	981.32	157.43
80	1,233.22	186.29	1,073.16	160.06
81	1,351.29	202.04	1,175.49	175.80
82	1,485.11	223.03	1,290.94	194.17
83	1,637.29	246.64	1,424.76	212.53
84	1,813.09	272.88	1,576.94	236.15
85	1,975.77	296.50	1,718.63	257.14
86	2,154.19	322.74	1,873.44	280.75
87	2,348.36	351.60	2,043.99	306.99
88	2,558.27	383.08	2,225.03	333.23
89	2,789.17	417.19	2,427.07	364.72
90	3,041.06	456.55	2,644.85	396.20
91	3,316.56	498.53	2,886.25	432.94
92	3,615.68	543.14	3,146.01	472.30
93	3,941.04	590.37	3,429.39	514.28
94	4,295.26	645.47	3,736.38	561.51

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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:	01/03/2018

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA Choice I RS Actuarial Memorandum 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	Flesch Score_7035.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2017 VA Choice I RS Cover Letter 20171218.pdf
Item Status:	Received & Acknowledged

Status Date:	06/28/2019

Satisfied - Item:	Filing Supplement
Comments:	
Attachment(s):	2017 VA Choice I RS Filing Supplement 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA RS 2017 Choice I Special Exhibits 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7035 CH1 Alternative.pdf SOV_7035 CH1 SPO.pdf SOV_7035 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224NQ_062018.pdf 165224SPO.pdf 165226SPO.pdf 165239SPO VA Important Information 20181012.pdf 70355SPO.pdf 150023_090418_gnw.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (5/14/18)
Comments:	
Attachment(s):	VA RS Choice 1 Objection 1 Response 20180514.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Satisfied - Item:	Experience Projections (updated as of 5/14/18)
Comments:	
Attachment(s):	VA RS Choice I Objection 1 Attachments 20180514.pdf VA RS Choice I Objection 1 Attachments 20180514.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Policy and Rider Approvals
Comments:	
Attachment(s):	Choice I Policy & Rider Forms_Approval File.pdf
Item Status:	Received & Acknowledged
Status Date:	11/15/2018

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

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

Satisfied - Item:	Response Letter to Objection 3 (10/16/18)
Comments:	
Attachment(s):	VA Choice I RS Objection 3 Response 20181016.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	58/85 Test
Comments:	
Attachment(s):	VA Choice I RS Objection 3 Response 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

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

Satisfied - Item:	Sample Schedule Page (SPO)
Comments:	
Attachment(s):	Schedule_SPO_Sample_20180221.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

SERFF Tracking #:	*GEFA-131306458*	***State Tracking #:***	*GEFA-131306458*	***Company Tracking #:***	*2017 CHOICE & CHOICE ALTERNATIVE - MORAT...*

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

Attachment VA RS Choice I Objection 1 Attachments 20180514.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice I RS Objection 2 Attachments 20181015.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice I RS Objection 3 Response 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 Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Signed Acceptance for Riders and Amendments	14 VAC 5-200-70 B	All riders and/or endorsements that added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement.
LTC Personal Suitability Worksheet	14 VAC 5-200-175-C 2	The LTC personal suitability worksheet must be submitted with the policy.
Disclosures		
	§ 38.2-5207 1; 14 VAC 5-200-200	The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline.
	§ 38.2-5207 4; 14 VAC 5-200-70 H	A tax-qualified plan must be definitively identified as such.
	14 VAC 5-200-70 I	A non-tax-qualified plan must be identified as such.
	14 VAC 5-200-75 D	Any reference to a premium increase shall disclose that notice of premium increase shall be at least 60 days prior to the increase.
Policies that include issue ages of 65 or higher	14 VAC 5-170-150 E 1	Any policy marketed to persons age 65 or older must contain a notice that discloses that the policy is not a Medicare supplement policy or certificate.
Rates		
	§ 38.2-5206	
	14 VAC 5-200-150	The regulation specifies the expected loss ratio.
	14 VAC 5-130-60 A and 130-60 B; 14 VAC 5-200-77	The regulation specifies rate filing and actuarial memorandum requirements.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Life and Health Division, Forms and Rates Section reviews individual long-term care insurance. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Signed: _____

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

Company: Genworth Life Insurance Company

Date: December 18, 2017

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

CONFIDENTIAL

Genworth Life Insurance Company

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

Actuarial Memorandum
December 2017

Policy Forms: 7035J
Rider Forms: 62172, 62274F, 62275, 62276, 62277, 62278

Applies to Policies Issued On or After 10/01/2003

These forms were issued in Virginia from October 2003 through April 2004 and are no longer being marketed in any state. These forms are also known as the PCS III policy forms or the Choice I policy forms.

For all the policies issued in Virginia on or after October 1, 2003 to which the current rate increase filing applies, the following table shows the number of exposed lives with policies issued and Exposed Lives with policies inforce as of December 31, 2016.

	Lifetime Benefit Periods	Limited Benefit Periods	Total
Policy lives Issued	155	250	405
Policy lives Inforce	132	213	345

1. Purpose of Filing

This actuarial memorandum has been prepared to:

- Demonstrate that the requested increase satisfies the minimum requirements of your state; and
- Introduce the endorsement and rate tables for the Stable Premium Option.

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 Choice I rate increases based upon a cumulative rate increase of 310% over the next six to nine years (60% in 2017, 60% in 2020, and 60% in 2023), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future Choice I rate increases is part of GLIC’s Multi-Year Rate Action Plan.

In this filing, GLIC applied incidence A/E analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is an actuarially equivalent approach, and a prudent and proactive way to account for experience while maintaining consistency of the underlying assumptions in this filing with CFT. The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 410% over the next six to nine years for policyholders with Lifetime benefits (72% in 2017, 72% in 2020, and 72% in 2023) and 279% over the next six to nine years for policyholders with Limited benefits (55% in 2017, 55% in 2020, and

55% in 2023).

On October 31, 2012, GLIC requested a rate increase of 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

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 CFT. The current Multi-Year Rate Action Plan for Choice I is a cumulative rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

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

In addition:

- Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

3. Requested Rate Increase Approach

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

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

4. Justification of Filing

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

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

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

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

The exhibits within this filing use the updated assumptions.

5. Alternatives to Rate Increase

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

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

Stable Premium Option. As already noted, GLIC is filing for a 410% rate increase for Lifetime benefits and a 279% rate increase for Limited benefits over the next six to nine years. Presently, GLIC is requesting a disposition for a 72% rate increase for Lifetime benefits and a 55% rate increase for Limited benefits, with plans to submit subsequent filings of lesser magnitude in 2020 and 2023.

Recognizing the magnitude of the increase, even when spread out over several years, GLIC is prepared to offer this option in consideration for full disposition of the requested 72% rate increase for Lifetime benefits and 55% rate increase for Limited benefits now. The option features the following:

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

Results from a 2016 PricewaterhouseCoopers study show that these features are meaningful. The study showed the following:

- The average duration for an LTC event is approximately three years,
- Approximately 75% of all LTC events cost less than $250,000; and

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% for Lifetime/279% for Limited). The estimated median impact to premium Nationwide, if all policyholders elected this option, is 46%.

The estimated median benefit pool, if all policyholders elected this option, would be $270,000 with continued growth at 1% compound.

This option is actuarially equivalent to the justified rate increase of 310% over the next six to nine years that is the basis of the future rate increases inherent in GLIC's 2016 CFT. As such, the pricing of this option is equivalent to GLIC's Multi-Year Rate Action Plan. The company is offering this option

on good faith that the Virginia Bureau of Insurance will work with GLIC to make meaningful progress toward the full multi-year rate increase plan.

The company intends to disclose its plans for pursuing the remainder of the 410% for Lifetime and 279% for Limited in its notifications to policyholders.

The Stable Premium Option endorsement and rate tables are included in this submission for disposition by the Virginia Bureau of Insurance.

GLIC would welcome an opportunity to meet with the Virginia Bureau of Insurance to further discuss this option.

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

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

6. Confidentiality

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

Second paragraph of Section 2 of the Actuarial Memorandum;

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

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

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

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

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

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

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

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

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

Exhibit III of the Actuarial Memorandum (entitled, “Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime and 55% Limited Rate Increases-Rate Stabilization 58/85 Test”);

Attachment 1a supplied separately with this filing (entitled, “Attachment Ia: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - All BPs With Virginia Approved Rate Increase”);

Attachment 1b supplied separately with this filing (entitled, “Attachment Ib: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increase);

Attachment 1c supplied separately with this filing (entitled, “Attachment Ic: Choice I Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increase);

Attachment 2a supplied separately with this filing (entitled, “Attachment 2a: Choice 1 Policy Forms - Nationwide (VA like Forms Only) Rate Stability Only Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

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

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

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

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

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

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

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

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

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

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

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

This comprehensive long term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple – a couple’s policy operates like two individual policies but draws from a shared benefit period.

- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.
- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

Applicants selected the following at issue:

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

In addition, the policyholder selected how the DMB should be increased:

- No Increase – the DMB stays level.
- Simple Increase – the DMB increases by a fixed dollar amount each year starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase – the DMB increases by 5% each year starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of Home Care benefits).

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

8. Marketing Method

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

9. Underwriting Description

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

10. Renewability and Applicability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions. This filing is applicable to all in-force policies and associated riders issued in Virginia on the above-referenced forms on or after October 1, 2003.

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 product included in this filing was originally priced in 2000 using termination assumptions developed from experience prior to those dates. Originally filed Choice I lapse rates varied by duration. The original ultimate lapse rate was 2.0% in year 6+.

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, Choice I lapse rates are based solely on the Choice I experience. For durations 11+, Choice I lapse rates are based on total Genworth experience, with a product adjustment factor. Lapse rates vary by issue age, duration, benefit inflation option, marital status, risk class and benefit period.

The following table is a sample of the current lapse rates for cells with a Lifetime benefit period, married status and having compound BIO.

Sample Voluntary Lapse Rate Assumption						
UW Discount	No	No	No	Yes	Yes	Yes
Issue Age	45	55	62	45	55	62
Duration						
1	7.72%	4.65%	4.85%	6.90%	4.16%	4.33%
2	4.03%	2.35%	2.38%	3.61%	2.10%	2.13%
3	3.02%	1.64%	1.62%	2.70%	1.47%	1.45%
4	2.21%	1.26%	1.22%	1.98%	1.13%	1.09%
5	1.88%	1.07%	0.98%	1.68%	0.95%	0.88%
6	1.71%	0.95%	0.84%	1.53%	0.85%	0.75%
7	1.54%	0.89%	0.79%	1.37%	0.79%	0.70%
8	1.32%	0.74%	0.72%	1.18%	0.65%	0.63%
9	1.12%	0.58%	0.59%	1.00%	0.51%	0.52%
10	1.02%	0.48%	0.55%	0.91%	0.42%	0.49%
11	0.95%	0.49%	0.56%	0.87%	0.44%	0.51%
12	0.88%	0.49%	0.58%	0.82%	0.45%	0.54%
13	0.81%	0.54%	0.61%	0.78%	0.51%	0.58%
14	0.74%	0.60%	0.66%	0.72%	0.58%	0.64%
15	0.66%	0.66%	0.71%	0.66%	0.66%	0.71%
16	0.66%	0.67%	0.74%	0.66%	0.67%	0.74%
17	0.66%	0.68%	0.76%	0.66%	0.68%	0.76%
18	0.66%	0.68%	0.79%	0.66%	0.68%	0.79%
19	0.66%	0.69%	0.82%	0.66%	0.69%	0.82%
20	0.66%	0.70%	0.84%	0.66%	0.70%	0.84%
21	0.66%	0.71%	0.92%	0.66%	0.71%	0.92%
22	0.66%	0.71%	1.00%	0.66%	0.71%	1.00%
23	0.66%	0.74%	1.08%	0.66%	0.74%	1.08%
24	0.66%	0.76%	1.18%	0.66%	0.76%	1.18%
25	0.66%	0.79%	1.28%	0.66%	0.79%	1.28%

B. Mortality:

Original Filing: Original mortality assumptions were based on the 1983 Individual Annuity Mortality (IAM) Table, Age Last Birthday (ALB), without mortality improvement, with selection factors grading from 50% in year 1 to 100% in years 8 and later.

Prior-2012 Filing: 1983 IAM Table, with selection grading from 21% in year 1 to 98% in years 19 and later, as indicated by actual experience through 2011.

Current Filing: The current best estimate assumption for expected mortality rates for healthy lives was derived from Genworth's actual Long Term Care mortality experience through fourth quarter of 2015, with a 1-year reporting lag. Healthy lives mortality rates vary by issue age, policy duration, benefit inflation option, marital status, risk class, and gender.

Healthy life mortality improvement of 1% compounded per year for 10 calendar years from the projection date is assumed. Remaining projection years use the accumulated improvement of 10 years.

The following table below is a sample of the current mortality rates for cells with a married status, having compound BIO for issue age 50.

Sample Mortality Assumption				
Gender	F	F	M	M
UW Discount	No	Yes	No	Yes
Duration				
1	0.04%	0.02%	0.08%	0.03%
2	0.07%	0.03%	0.12%	0.05%
3	0.08%	0.04%	0.15%	0.07%
4	0.10%	0.04%	0.17%	0.08%
5	0.11%	0.05%	0.19%	0.09%
6	0.12%	0.06%	0.21%	0.10%
7	0.13%	0.06%	0.23%	0.11%
8	0.15%	0.07%	0.25%	0.12%
9	0.16%	0.08%	0.27%	0.14%
10	0.18%	0.09%	0.30%	0.15%
11	0.19%	0.11%	0.33%	0.17%
12	0.22%	0.12%	0.36%	0.19%
13	0.26%	0.16%	0.46%	0.28%
14	0.32%	0.23%	0.60%	0.43%
15	0.41%	0.32%	0.81%	0.64%
16	0.48%	0.39%	0.94%	0.78%
17	0.56%	0.48%	1.10%	0.95%
18	0.65%	0.59%	1.29%	1.17%
19	0.76%	0.72%	1.50%	1.43%
20	0.89%	0.89%	1.76%	1.76%
21	0.98%	0.98%	1.93%	1.93%
22	1.09%	1.09%	2.12%	2.12%
23	1.20%	1.20%	2.31%	2.31%
24	1.32%	1.32%	2.53%	2.53%
25	1.44%	1.44%	2.76%	2.76%
26	1.59%	1.59%	3.01%	3.01%
27	1.76%	1.76%	3.27%	3.27%
28	1.94%	1.94%	3.54%	3.54%
29	2.15%	2.15%	3.82%	3.82%
30	2.37%	2.37%	4.12%	4.12%

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: Originally filed expected claim cost for home care and community care benefits for Choice 1 were based on 1982-1984 National Long Term Care Surveys for the first two years and company experience after. Company experience was used to develop the assumptions for the nursing home business.

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

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

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

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

A 4% load was added to new incurred claims to account for the estimated impact of the Survivorship Benefit. In addition, an adjustment of just over 0.702% was made to account for rider claims that are paid from a different administration system. The adjustment was a percentage of premium (both base and rate increase) applied additively to the rider claims and waiver of premium.

1. Incidence Rates

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

Incidence rates are credibility weighted against the prior assumption. As the Choice I experience grows, it carries a greater weight in the assumption setting process. This approach mitigates volatility in the assumption due to actuarial judgment.

The following table is a sample of claim incidence rates for a married insured, ages 55 and 65:

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.04%	0.07%	0.03%	0.06%	0.05%	0.18%	0.02%	0.07%
2	0.06%	0.14%	0.05%	0.11%	0.08%	0.24%	0.04%	0.12%
3	0.07%	0.21%	0.05%	0.16%	0.10%	0.30%	0.05%	0.16%
4	0.08%	0.30%	0.06%	0.22%	0.11%	0.41%	0.06%	0.23%
5	0.09%	0.40%	0.06%	0.29%	0.12%	0.53%	0.07%	0.31%
6	0.11%	0.51%	0.08%	0.36%	0.15%	0.66%	0.09%	0.39%
7	0.14%	0.61%	0.10%	0.42%	0.18%	0.79%	0.11%	0.47%
8	0.17%	0.73%	0.12%	0.49%	0.21%	0.93%	0.13%	0.57%
9	0.21%	0.97%	0.14%	0.65%	0.25%	1.26%	0.16%	0.77%
10	0.25%	1.21%	0.17%	0.81%	0.30%	1.60%	0.19%	0.99%
11	0.30%	1.46%	0.20%	0.97%	0.35%	1.96%	0.22%	1.22%
12	0.35%	1.75%	0.23%	1.15%	0.40%	2.34%	0.25%	1.47%
13	0.41%	2.00%	0.26%	1.32%	0.49%	2.68%	0.27%	1.66%
14	0.48%	2.35%	0.29%	1.63%	0.64%	3.14%	0.30%	1.95%
15	0.53%	2.55%	0.31%	1.88%	0.74%	3.43%	0.30%	2.12%
16	0.59%	2.89%	0.34%	2.17%	0.83%	3.91%	0.35%	2.43%
17	0.73%	3.48%	0.42%	2.69%	1.01%	4.58%	0.44%	3.03%
18	0.87%	4.10%	0.52%	3.27%	1.20%	5.29%	0.55%	3.76%
19	1.02%	4.74%	0.63%	3.94%	1.42%	6.06%	0.69%	4.51%
20	1.17%	5.40%	0.74%	4.57%	1.62%	6.89%	0.85%	5.30%
21	1.32%	6.10%	0.84%	5.23%	1.83%	7.81%	1.02%	6.07%
22	1.64%	7.01%	1.08%	6.16%	2.23%	8.64%	1.29%	7.11%
23	1.96%	7.96%	1.38%	7.13%	2.65%	9.54%	1.59%	8.22%
24	2.29%	8.80%	1.66%	7.91%	3.09%	10.02%	1.88%	8.96%
25	2.64%	9.86%	1.95%	8.97%	3.56%	10.95%	2.19%	10.11%
26	2.99%	10.99%	2.24%	10.08%	4.06%	12.08%	2.52%	11.35%
27	3.60%	11.95%	2.83%	11.07%	4.75%	13.10%	3.19%	12.47%
28	4.24%	12.93%	3.44%	12.08%	5.50%	14.25%	3.90%	13.72%
29	4.90%	13.78%	4.07%	12.87%	6.30%	15.03%	4.67%	14.60%
30	5.59%	14.59%	4.72%	13.67%	7.18%	16.09%	5.50%	15.78%

2. Benefit Utilization Rates

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

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

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

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

3. Claim Termination Rates

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

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

Genworth Life Insurance Company

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

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

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

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

4. Claim Situs Mix

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

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

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

Final GLIC Situs Mix Assumptions for selected attained ages				
Block	**Age at Dis**	**%Home Care**	**%Assisted Living Facility**	**%Nursing Home**
Choice I Marrieds	<60	95.0%	1.0%	4.0%
	65	87.5%	3.4%	9.1%
	70	81.3%	6.0%	12.8%
	75	75.0%	8.7%	16.3%
	80	68.7%	11.5%	19.8%
	85	62.5%	14.7%	22.8%
	90	56.2%	18.6%	25.2%
	95	52.5%	20.2%	27.4%
Choice I Singles	<60	95.0%	1.8%	3.1%
	65	87.5%	4.9%	7.6%
	70	81.3%	7.6%	11.2%
	75	75.0%	10.8%	14.2%
	80	68.7%	14.2%	17.0%
	85	62.5%	17.1%	20.4%
	90	56.2%	19.9%	23.8%
	95	52.5%	20.7%	26.8%

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

E. Interest: Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 4%. 4% was the prevailing statutory valuation interest rate at the time of the original 2012 rate increase filing.

Although the earned rate in the past is higher than 4%, the statutory valuation interest rate, which is a view of the future, is currently lower than 4%. It is my actuarial opinion that 4% is a reasonable rate to use.

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.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications.

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

14. Premium Modalization Rules

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

Premium Mode	Modal Factor	Lifetime	Limited
Annual	1.00	56.2%	49.6%
Semi-Annual	0.51	9.3%	10.0%
Quarterly	0.26	15.9%	17.9%
Monthly	0.09	18.7%	22.5%

15. Active Life Reserves and Claim Liability Reserves

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

16. Trend Assumptions

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

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

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

Exhibit Descriptions

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

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

Exhibit III shows our voluntary application of the 58%/85% test under the Rate Stability regulation.

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

Appendix C (attached separately) includes rate tables for the Stable Premium Option.
NOTE: Actual rates implemented may vary slightly from those in Appendices A, B, and C due to rounding.

Genworth Life Insurance Company

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

Actuarial Memorandum
December 2017

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 60% for Lifetime benefits and 44% 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 / 1.040 = 0.961538

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4%.

18. History of Previous Rate Revisions

A 60% rate increase for Lifetime benefits and a 44% rate increase for Limited benefits were dispositioned in your state on July 11, 2013.

19. Demonstration of Satisfaction of Rate Stability Requirements

These forms were originally priced, approved and issued before your state adopted the "58%/85% test" of Section 20 of the Long Term Care Insurance Model Regulation, as amended (hereinafter referred to as the Rate Stability regulation). Therefore, we do not believe that these forms are subject to the Rate Stability regulation. Exhibit III shows our voluntary application of the 58%/85% test under the Rate Stability regulation. No provisions for Moderately Adverse Experience have been included.

20. Virginia Average Annual Premium Based on Exposed Lives

	Lifetime	Limited
Before Rate Increase*	$2,754	$1,871
After Rate Increase	$4,737	$2,901

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 60-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	46.5%	25.0%
55-59	29.2%	29.3%
60-64	16.5%	24.6%
65-69	6.0%	13.2%
70-74	1.5%	5.8%
75-59	0.3%	1.8%
80+	<0.1%	0.2%

By Elimination Period:

Elimination Period	Percent Distribution	
	Lifetime	Limited
0-day	<0.1%	<0.1%
30-day*	4.0%	3.4%
50-day	18.2%	13.1%
60-day**	<0.1%	<0.1%
90-day*	18.4%	15.8%
100-day	59.4%	67.7%

*30-day and 90-day are CA only

**60-day is CO only

By Benefit Period:

Benefit Period	Percent Distribution
Lifetime	35.1%
12 year	0.7%
8 year	8.6%
6 year	11.9%
4 year	23.5%
3 year	13.8%
2 year	6.2%
1 year	0.2%

By Inflation Protection Option:

Benefit Inflation	Percent Distribution	
	Lifetime	Limited
None	4.1%	9.6%
Simple	18.1%	24.1%
Compound	77.8%	66.3%

23. Virginia and GLIC Nationwide Exposed Lives and Annualized Premium

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

	Number of Exposed lives		Inforce Annualized Premium	
	Lifetime	**Limited**	**Lifetime**	**Limited**
Virginia	132	213	$363,534	$398,615
Nationwide	83,170	153,468	$221,657,933	$314,636,546

Genworth Life Insurance Company

Address: 6620 West Broad Street, Richmond, VA 23230
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Actuarial Memorandum
December 2017

24. Actuarial Certification

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

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

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

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

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

I have also relied on the IFA Analytics Team for the pricing of the Stable Premium Option.

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

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

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

Date: December 18, 2017

Exhibit Ia: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	27,531,088	787,609	2.9%	1.83661
2002	179,745,463	11,969,899	6.7%	1.76597
2003	350,414,916	22,729,646	6.5%	1.69805
2004	419,469,445	33,575,781	8.0%	1.63274
2005	427,617,712	55,368,697	12.9%	1.56994
2006	426,238,545	61,218,229	14.4%	1.50956
2007	421,769,492	75,059,060	17.8%	1.45150
2008	413,103,662	103,891,091	25.1%	1.39567
2009	402,521,940	134,231,968	33.3%	1.34199
2010	392,829,022	163,178,165	41.5%	1.29038
2011	383,987,872	166,424,356	43.3%	1.24075
2012	374,980,756	204,747,267	54.6%	1.19303
2013	365,812,461	245,694,734	67.2%	1.14714
2014	409,365,298	276,026,138	67.4%	1.10302
2015	449,755,262	302,048,350	67.2%	1.06060
2016	482,246,176	387,442,724	80.3%	1.01980
2017	454,931,833	384,811,554	84.6%	0.98058
2018	437,408,602	404,106,672	92.4%	0.94287
2019	419,620,729	431,023,393	102.7%	0.90660
2020	401,460,961	458,019,509	114.1%	0.87173
2021	382,898,967	481,013,366	125.6%	0.83820
2022	363,925,069	499,927,772	137.4%	0.80597
2023	344,797,598	520,732,473	151.0%	0.77497
2024	325,769,375	544,505,585	167.1%	0.74516
2025	307,021,020	564,593,364	183.9%	0.71650
2026	288,633,080	583,523,355	202.2%	0.68894
2027	270,583,236	609,662,915	225.3%	0.66245
2028	252,854,198	642,950,272	254.3%	0.63697
2029	235,429,760	676,833,053	287.5%	0.61247
2030	218,331,915	704,996,381	322.9%	0.58891
2031	201,641,946	727,575,506	360.8%	0.56626
2032	185,430,747	747,635,729	403.2%	0.54448
2033	169,737,425	765,942,485	451.3%	0.52354
2034	154,577,287	781,304,495	505.4%	0.50340
2035	140,007,154	788,592,632	563.3%	0.48404
2036	126,107,017	788,251,170	625.1%	0.46543
2037	112,958,747	783,441,726	693.6%	0.44752
2038	100,580,228	770,936,162	766.5%	0.43031
2039	88,966,900	746,607,368	839.2%	0.41376
2040	78,160,562	710,964,795	909.6%	0.39785
2041	68,213,360	668,473,650	980.0%	0.38255
2042	59,157,270	625,983,151	1058.2%	0.36783
2043	50,967,986	583,598,348	1145.0%	0.35368
2044	43,600,734	538,520,149	1235.1%	0.34008
2045	37,026,469	490,714,182	1325.3%	0.32700
2046	31,218,352	440,042,021	1409.6%	0.31442
2047	26,138,466	387,434,424	1482.2%	0.30233
2048	21,729,814	335,194,479	1542.6%	0.29070
2049	17,929,349	288,983,096	1611.8%	0.27952
2050	14,677,555	249,295,785	1698.5%	0.26877
2051	11,917,173	213,966,068	1795.4%	0.25843
2052	9,597,070	182,138,044	1897.9%	0.24849
2053	7,668,860	153,290,161	1998.9%	0.23894
2054	6,084,744	127,278,113	2091.8%	0.22975
2055	4,795,120	104,794,137	2185.4%	0.22091
2056	3,753,371	85,872,392	2287.9%	0.21241
2057	2,918,870	69,819,629	2392.0%	0.20424
2058	2,257,153	56,180,695	2489.0%	0.19639
2059	1,735,751	44,961,077	2590.3%	0.18884
2060	1,325,425	35,820,304	2702.6%	0.18157
2061	1,002,447	28,233,756	2816.5%	0.17459
2062	750,920	22,072,419	2939.4%	0.16787
2063	560,220	17,140,418	3059.6%	0.16142
2064	416,931	13,199,418	3165.9%	0.15521
2065	308,796	10,099,882	3270.7%	0.14924
2066	225,941	7,659,014	3389.8%	0.14350
2067	162,743	5,708,591	3507.7%	0.13798
2068	116,784	4,138,295	3543.5%	0.13267
2069	83,480	2,927,343	3506.6%	0.12757
2070	59,319	2,044,553	3446.7%	0.12266
2071	41,947	1,418,746	3382.3%	0.11795
2072	29,485	977,267	3314.4%	0.11341
2073	20,393	667,493	3273.1%	0.10905
2074	13,738	452,408	3293.1%	0.10485
2075	9,284	306,134	3297.3%	0.10082
2076	6,276	205,346	3272.0%	0.09694
PV Past	7,962,271,186	2,692,520,482	33.8%	
PV Future	4,553,636,057	11,052,845,484	242.7%	
PV Total	12,515,907,244	13,745,365,966	109.8%	

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

Exhibit Ib: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	10,018,435	475,536	4.7%	1.83661
2002	64,056,887	6,630,895	10.4%	1.76597
2003	126,779,102	9,236,233	7.3%	1.69805
2004	155,696,483	13,415,188	8.6%	1.63274
2005	160,671,812	29,091,439	18.1%	1.56994
2006	161,728,762	24,011,030	14.8%	1.50956
2007	161,104,148	26,639,353	16.5%	1.45150
2008	158,361,256	44,844,803	28.3%	1.39567
2009	154,848,299	50,306,627	32.5%	1.34199
2010	151,724,219	65,063,697	42.9%	1.29038
2011	149,063,188	59,610,456	40.0%	1.24075
2012	146,511,959	68,464,814	46.7%	1.19303
2013	144,053,067	86,829,513	60.3%	1.14714
2014	166,848,573	106,511,642	63.8%	1.10302
2015	188,635,065	108,356,268	57.4%	1.06060
2016	208,822,676	158,124,826	75.7%	1.01980
2017	200,593,580	123,830,712	61.7%	0.98058
2018	194,931,957	133,729,101	68.6%	0.94287
2019	188,985,654	146,564,399	77.6%	0.90660
2020	182,737,903	160,009,698	87.6%	0.87173
2021	176,152,087	172,286,247	97.8%	0.83820
2022	169,248,036	183,338,598	108.3%	0.80597
2023	162,115,510	195,783,452	120.8%	0.77497
2024	154,861,460	209,955,963	135.6%	0.74516
2025	147,542,309	223,144,113	151.2%	0.71650
2026	140,202,450	236,060,908	168.4%	0.68894
2027	132,852,672	252,129,661	189.8%	0.66245
2028	125,484,261	272,160,068	216.9%	0.63697
2029	118,098,707	293,451,752	248.5%	0.61247
2030	110,715,416	313,053,578	282.8%	0.58891
2031	103,372,154	330,682,364	319.9%	0.56626
2032	96,107,664	347,173,282	361.2%	0.54448
2033	88,946,133	363,169,722	408.3%	0.52354
2034	81,907,233	378,093,995	461.6%	0.50340
2035	75,024,468	389,320,761	518.9%	0.48404
2036	68,346,734	397,112,882	581.0%	0.46543
2037	61,920,126	402,317,557	649.7%	0.44752
2038	55,765,833	402,868,697	722.4%	0.43031
2039	49,898,752	396,600,065	794.8%	0.41376
2040	44,353,431	383,769,658	865.3%	0.39785
2041	39,171,575	367,223,099	937.5%	0.38255
2042	34,379,126	350,374,532	1019.1%	0.36783
2043	29,976,954	332,820,139	1110.3%	0.35368
2044	25,955,828	312,757,490	1205.0%	0.34008
2045	22,313,190	290,043,541	1299.9%	0.32700
2046	19,046,309	264,524,080	1388.8%	0.31442
2047	16,145,285	236,730,627	1466.3%	0.30233
2048	13,588,383	208,155,305	1531.9%	0.29070
2049	11,349,879	182,422,430	1607.3%	0.27952
2050	9,404,705	159,932,072	1700.6%	0.26877
2051	7,727,954	139,507,752	1805.2%	0.25843
2052	6,296,674	120,678,656	1916.5%	0.24849
2053	5,088,511	103,168,304	2027.5%	0.23894
2054	4,080,849	86,987,929	2131.6%	0.22975
2055	3,249,206	72,684,346	2237.0%	0.22091
2056	2,569,337	60,384,490	2350.2%	0.21241
2057	2,017,997	49,712,374	2463.5%	0.20424
2058	1,574,246	40,482,342	2571.5%	0.19639
2059	1,219,588	32,797,089	2689.2%	0.18884
2060	937,750	26,450,908	2820.7%	0.18157
2061	715,143	21,106,721	2951.4%	0.17459
2062	541,039	16,689,454	3084.7%	0.16787
2063	406,810	13,093,235	3218.5%	0.16142
2064	304,339	10,172,251	3342.4%	0.15521
2065	226,321	7,847,481	3467.4%	0.14924
2066	166,782	5,995,493	3594.8%	0.14350
2067	121,677	4,502,239	3700.1%	0.13798
2068	88,145	3,284,597	3726.3%	0.13267
2069	63,390	2,336,102	3685.3%	0.12757
2070	45,215	1,642,395	3632.4%	0.12266
2071	32,004	1,147,871	3586.7%	0.11795
2072	22,445	796,668	3549.4%	0.11341
2073	15,570	548,573	3523.3%	0.10905
2074	10,665	374,534	3511.8%	0.10485
2075	7,275	255,032	3505.7%	0.10082
2076	4,929	171,701	3483.2%	0.09694
PV Past	3,077,897,881	1,033,722,296	33.6%	
PV Future	2,184,197,435	5,027,728,720	230.2%	
PV Total	5,262,095,316	6,061,451,016	115.2%	

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

Exhibit Ic: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	17,512,652	312,072	1.8%	1.83661
2002	115,688,577	5,339,004	4.6%	1.76597
2003	223,635,814	13,493,413	6.0%	1.69805
2004	263,772,963	20,160,592	7.6%	1.63274
2005	266,945,900	26,277,258	9.8%	1.56994
2006	264,509,782	37,207,199	14.1%	1.50956
2007	260,665,343	48,419,708	18.6%	1.45150
2008	254,742,406	59,046,288	23.2%	1.39567
2009	247,673,640	83,925,341	33.9%	1.34199
2010	241,104,803	98,114,468	40.7%	1.29038
2011	234,924,683	106,813,900	45.5%	1.24075
2012	228,468,797	136,282,453	59.7%	1.19303
2013	221,759,394	158,865,221	71.6%	1.14714
2014	242,516,724	169,514,496	69.9%	1.10302
2015	261,120,197	193,692,081	74.2%	1.06060
2016	273,423,500	229,317,898	83.9%	1.01980
2017	254,338,254	260,980,842	102.6%	0.98058
2018	242,476,645	270,377,571	111.5%	0.94287
2019	230,635,075	284,458,994	123.3%	0.90660
2020	218,723,059	298,009,811	136.2%	0.87173
2021	206,746,881	308,727,119	149.3%	0.83820
2022	194,677,033	316,589,174	162.6%	0.80597
2023	182,682,088	324,949,021	177.9%	0.77497
2024	170,907,916	334,549,622	195.7%	0.74516
2025	159,478,711	341,449,251	214.1%	0.71650
2026	148,430,630	347,462,447	234.1%	0.68894
2027	137,730,564	357,533,254	259.6%	0.66245
2028	127,369,937	370,790,204	291.1%	0.63697
2029	117,331,053	383,381,302	326.8%	0.61247
2030	107,616,499	391,942,803	364.2%	0.58891
2031	98,269,792	396,893,142	403.9%	0.56626
2032	89,323,083	400,462,447	448.3%	0.54448
2033	80,791,292	402,772,763	498.5%	0.52354
2034	72,670,054	403,210,500	554.9%	0.50340
2035	64,982,686	399,271,870	614.4%	0.48404
2036	57,760,283	391,138,288	677.2%	0.46543
2037	51,038,620	381,124,169	746.7%	0.44752
2038	44,814,395	368,067,465	821.3%	0.43031
2039	39,068,149	350,007,303	895.9%	0.41376
2040	33,807,131	327,195,137	967.8%	0.39785
2041	29,041,785	301,250,551	1037.3%	0.38255
2042	24,778,144	275,608,619	1112.3%	0.36783
2043	20,991,032	250,778,209	1194.7%	0.35368
2044	17,644,907	225,762,659	1279.5%	0.34008
2045	14,713,279	200,670,641	1363.9%	0.32700
2046	12,172,043	175,517,941	1442.0%	0.31442
2047	9,993,181	150,703,798	1508.1%	0.30233
2048	8,141,431	127,039,174	1560.4%	0.29070
2049	6,579,470	106,560,666	1619.6%	0.27952
2050	5,272,851	89,363,713	1694.8%	0.26877
2051	4,189,219	74,458,316	1777.4%	0.25843
2052	3,300,396	61,459,388	1862.2%	0.24849
2053	2,580,350	50,121,857	1942.4%	0.23894
2054	2,003,895	40,290,184	2010.6%	0.22975
2055	1,545,914	32,109,791	2077.1%	0.22091
2056	1,184,034	25,487,903	2152.6%	0.21241
2057	900,873	20,107,255	2232.0%	0.20424
2058	682,907	15,698,352	2298.8%	0.19639
2059	516,162	12,163,988	2356.6%	0.18884
2060	387,675	9,369,395	2416.8%	0.18157
2061	287,305	7,127,035	2480.7%	0.17459
2062	209,881	5,382,965	2564.8%	0.16787
2063	153,411	4,047,183	2638.1%	0.16142
2064	112,592	3,027,167	2688.6%	0.15521
2065	82,475	2,252,401	2731.0%	0.14924
2066	59,159	1,663,521	2811.9%	0.14350
2067	41,065	1,206,352	2937.6%	0.13798
2068	28,639	853,697	2980.9%	0.13267
2069	20,090	591,241	2942.9%	0.12757
2070	14,104	402,158	2851.3%	0.12266
2071	9,943	270,875	2724.3%	0.11795
2072	7,040	180,599	2565.2%	0.11341
2073	4,824	118,920	2465.3%	0.10905
2074	3,073	77,874	2534.0%	0.10485
2075	2,010	51,102	2542.9%	0.10082
2076	1,347	33,645	2498.6%	0.09694
PV Past	4,884,373,306	1,658,798,186	34.0%	
PV Future	2,369,438,622	6,025,116,765	254.3%	
PV Total	7,253,811,927	7,683,914,950	105.9%	

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

Exhibit IIa: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	27,531,088	787,609	2.9%	1.83661
2002	179,745,463	11,969,899	6.7%	1.76597
2003	350,414,916	22,729,646	6.5%	1.69805
2004	419,469,445	33,575,781	8.0%	1.63274
2005	427,617,712	55,368,697	12.9%	1.56994
2006	426,238,545	61,218,229	14.4%	1.50956
2007	421,769,492	75,059,060	17.8%	1.45150
2008	413,103,662	103,891,091	25.1%	1.39567
2009	402,521,940	134,231,968	33.3%	1.34199
2010	392,829,022	163,178,165	41.5%	1.29038
2011	383,987,872	166,424,356	43.3%	1.24075
2012	374,980,756	204,747,267	54.6%	1.19303
2013	365,812,461	245,694,734	67.2%	1.14714
2014	409,365,298	276,026,138	67.4%	1.10302
2015	449,755,262	302,048,350	67.2%	1.06060
2016	482,246,176	387,442,724	80.3%	1.01980
2017	454,931,833	384,811,554	84.6%	0.98058
2018	458,998,417	405,798,785	88.4%	0.94287
2019	674,347,743	450,796,430	66.8%	0.90660
2020	647,351,009	477,429,892	73.8%	0.87173
2021	619,097,705	500,132,496	80.8%	0.83820
2022	589,718,005	518,734,171	88.0%	0.80597
2023	559,714,723	539,347,554	96.4%	0.77497
2024	529,605,920	563,041,200	106.3%	0.74516
2025	499,748,643	582,937,148	116.6%	0.71650
2026	470,312,513	601,653,196	127.9%	0.68894
2027	441,317,100	627,794,418	142.3%	0.66245
2028	412,755,291	661,242,862	160.2%	0.63697
2029	384,616,501	695,246,095	180.8%	0.61247
2030	356,952,899	723,354,888	202.6%	0.58891
2031	329,904,553	745,726,443	226.0%	0.56626
2032	303,595,006	765,521,348	252.2%	0.54448
2033	278,093,099	783,526,287	281.7%	0.52354
2034	253,428,845	798,490,439	315.1%	0.50340
2035	229,698,395	805,057,119	350.5%	0.48404
2036	207,035,147	803,701,728	388.2%	0.46543
2037	185,575,133	797,823,607	429.9%	0.44752
2038	165,352,154	784,202,176	474.3%	0.43031
2039	146,361,841	758,663,702	518.3%	0.41376
2040	128,675,197	721,750,316	560.9%	0.39785
2041	112,380,826	678,001,205	603.3%	0.38255
2042	97,532,059	634,356,977	650.4%	0.36783
2043	84,092,580	590,925,389	702.7%	0.35368
2044	71,991,417	544,870,687	756.9%	0.34008
2045	61,183,286	496,154,789	810.9%	0.32700
2046	51,626,172	444,634,101	861.3%	0.31442
2047	43,259,320	391,245,348	904.4%	0.30233
2048	35,991,236	338,305,970	940.0%	0.29070
2049	29,719,970	291,514,358	980.9%	0.27952
2050	24,349,011	251,356,445	1032.3%	0.26877
2051	19,785,371	215,636,388	1089.9%	0.25843
2052	15,945,894	183,482,275	1150.7%	0.24849
2053	12,751,780	154,361,046	1210.5%	0.23894
2054	10,125,097	128,120,636	1265.4%	0.22975
2055	7,984,802	105,451,326	1320.7%	0.22091
2056	6,254,512	86,382,447	1381.1%	0.21241
2057	4,867,307	70,212,457	1442.5%	0.20424
2058	3,766,209	56,480,337	1499.7%	0.19639
2059	2,897,743	45,188,424	1559.4%	0.18884
2060	2,213,827	35,991,955	1625.8%	0.18157
2061	1,675,368	28,361,951	1692.9%	0.17459
2062	1,255,902	22,167,345	1765.1%	0.16787
2063	937,499	17,210,257	1835.8%	0.16142
2064	697,981	13,250,364	1898.4%	0.15521
2065	517,108	10,136,786	1960.3%	0.14924
2066	378,562	7,685,502	2030.2%	0.14350
2067	272,936	5,727,308	2098.4%	0.13798
2068	196,000	4,151,212	2118.0%	0.13267
2069	140,170	2,936,070	2094.6%	0.12757
2070	99,631	2,050,386	2058.0%	0.12266
2071	70,458	1,422,621	2019.1%	0.11795
2072	49,518	979,822	1978.7%	0.11341
2073	34,257	669,165	1953.4%	0.10905
2074	23,107	453,494	1962.6%	0.10485
2075	15,628	306,837	1963.4%	0.10082
2076	10,566	205,798	1947.8%	0.09694
PV Past	7,962,271,186	2,692,520,482	33.8%	
PV Future	6,888,046,263	11,314,326,229	164.3%	
PV Total	14,850,317,449	14,006,846,711	94.3%	

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

Exhibit IIb: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	10,018,435	475,536	4.7%	1.83661
2002	64,056,887	6,630,895	10.4%	1.76597
2003	126,779,102	9,236,233	7.3%	1.69805
2004	155,696,483	13,415,188	8.6%	1.63274
2005	160,671,812	29,091,439	18.1%	1.56994
2006	161,728,762	24,011,030	14.8%	1.50956
2007	161,104,148	26,639,353	16.5%	1.45150
2008	158,361,256	44,844,803	28.3%	1.39567
2009	154,848,299	50,306,627	32.5%	1.34199
2010	151,724,219	65,063,697	42.9%	1.29038
2011	149,063,188	59,610,456	40.0%	1.24075
2012	146,511,959	68,464,814	46.7%	1.19303
2013	144,053,067	86,829,513	60.3%	1.14714
2014	166,848,573	106,511,642	63.8%	1.10302
2015	188,635,065	108,356,268	57.4%	1.06060
2016	208,822,676	158,124,826	75.7%	1.01980
2017	200,593,580	123,830,712	61.7%	0.98058
2018	206,077,409	134,475,034	65.3%	0.94287
2019	321,231,222	155,487,762	48.4%	0.90660
2020	311,249,857	168,968,617	54.3%	0.87173
2021	300,556,603	181,294,238	60.3%	0.83820
2022	289,201,150	192,370,895	66.5%	0.80597
2023	277,348,867	204,904,480	73.9%	0.77497
2024	265,204,917	219,225,589	82.7%	0.74516
2025	252,879,654	232,500,672	91.9%	0.71650
2026	240,460,464	245,481,466	102.1%	0.68894
2027	227,977,797	261,714,109	114.8%	0.66245
2028	215,427,285	281,999,482	130.9%	0.63697
2029	202,819,126	303,533,258	149.7%	0.61247
2030	190,192,831	323,282,251	170.0%	0.58891
2031	177,618,348	340,967,885	192.0%	0.56626
2032	165,166,722	357,466,828	216.4%	0.54448
2033	152,882,582	373,439,095	244.3%	0.52354
2034	140,801,312	388,274,390	275.8%	0.50340
2035	128,982,587	399,212,870	309.5%	0.48404
2036	117,511,672	406,535,674	346.0%	0.46543
2037	106,468,826	411,216,131	386.2%	0.44752
2038	95,892,346	411,186,600	428.8%	0.43031
2039	85,807,865	404,254,233	471.1%	0.41376
2040	76,275,114	390,700,256	512.2%	0.39785
2041	67,366,059	373,425,222	554.3%	0.38255
2042	59,125,936	355,901,014	601.9%	0.36783
2043	51,556,480	337,722,740	655.1%	0.35368
2044	44,641,812	317,063,988	710.2%	0.34008
2045	38,377,704	293,780,918	765.5%	0.32700
2046	32,759,507	267,717,883	817.2%	0.31442
2047	27,769,890	239,412,861	862.1%	0.30233
2048	23,372,018	210,371,174	900.1%	0.29070
2049	19,521,791	184,246,611	943.8%	0.27952
2050	16,176,092	161,434,629	998.0%	0.26877
2051	13,292,082	140,740,011	1058.8%	0.25843
2052	10,830,280	121,681,838	1123.5%	0.24849
2053	8,752,238	103,976,464	1188.0%	0.23894
2054	7,019,060	87,630,685	1248.5%	0.22975
2055	5,588,634	73,190,954	1309.6%	0.22091
2056	4,419,260	60,781,513	1375.4%	0.21241
2057	3,470,954	50,020,874	1441.1%	0.20424
2058	2,707,703	40,719,647	1503.8%	0.19639
2059	2,097,692	32,978,674	1572.1%	0.18884
2060	1,612,931	26,589,175	1648.5%	0.18157
2061	1,230,046	21,210,869	1724.4%	0.17459
2062	930,586	16,767,203	1801.8%	0.16787
2063	699,713	13,150,850	1879.5%	0.16142
2064	523,463	10,214,546	1951.3%	0.15521
2065	389,271	7,878,298	2023.9%	0.14924
2066	286,865	6,017,732	2097.8%	0.14350
2067	209,285	4,518,045	2158.8%	0.13798
2068	151,610	3,295,563	2173.7%	0.13267
2069	109,030	2,343,545	2149.4%	0.12757
2070	77,770	1,647,395	2118.3%	0.12266
2071	55,046	1,151,210	2091.3%	0.11795
2072	38,606	798,880	2069.3%	0.11341
2073	26,780	550,028	2053.9%	0.10905
2074	18,344	375,484	2046.9%	0.10485
2075	12,513	255,650	2043.1%	0.10082
2076	8,479	172,099	2029.8%	0.09694
PV Past	3,077,897,881	1,033,722,296	33.6%	
PV Future	3,479,232,727	5,169,270,944	148.6%	
PV Total	6,557,130,608	6,202,993,240	94.6%	

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

Exhibit IIc: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
2001	17,512,652	312,072	1.8%	1.83661
2002	115,688,577	5,339,004	4.6%	1.76597
2003	223,635,814	13,493,413	6.0%	1.69805
2004	263,772,963	20,160,592	7.6%	1.63274
2005	266,945,900	26,277,258	9.8%	1.56994
2006	264,509,782	37,207,199	14.1%	1.50956
2007	260,665,343	48,419,708	18.6%	1.45150
2008	254,742,406	59,046,288	23.2%	1.39567
2009	247,673,640	83,925,341	33.9%	1.34199
2010	241,104,803	98,114,468	40.7%	1.29038
2011	234,924,683	106,813,900	45.5%	1.24075
2012	228,468,797	136,282,453	59.7%	1.19303
2013	221,759,394	158,865,221	71.6%	1.14714
2014	242,516,724	169,514,496	69.9%	1.10302
2015	261,120,197	193,692,081	74.2%	1.06060
2016	273,423,500	229,317,898	83.9%	1.01980
2017	254,338,254	260,980,842	102.6%	0.98058
2018	252,921,008	271,323,751	107.3%	0.94287
2019	353,116,521	295,308,668	83.6%	0.90660
2020	336,101,151	308,461,275	91.8%	0.87173
2021	318,541,102	318,838,259	100.1%	0.83820
2022	300,516,855	326,363,276	108.6%	0.80597
2023	282,365,856	334,443,074	118.4%	0.77497
2024	264,401,003	343,815,611	130.0%	0.74516
2025	246,868,989	350,436,476	142.0%	0.71650
2026	229,852,049	356,171,730	155.0%	0.68894
2027	213,339,303	366,080,309	171.6%	0.66245
2028	197,328,006	379,243,381	192.2%	0.63697
2029	181,797,375	391,712,838	215.5%	0.61247
2030	166,760,068	400,072,637	239.9%	0.58891
2031	152,286,204	404,758,558	265.8%	0.56626
2032	138,428,283	408,054,520	294.8%	0.54448
2033	125,210,517	410,087,192	327.5%	0.52354
2034	112,627,534	410,216,049	364.2%	0.50340
2035	100,715,809	405,844,249	403.0%	0.48404
2036	89,523,475	397,166,054	443.6%	0.46543
2037	79,106,307	386,607,476	488.7%	0.44752
2038	69,459,809	373,015,576	537.0%	0.43031
2039	60,553,976	354,409,469	585.3%	0.41376
2040	52,400,083	331,050,060	631.8%	0.39785
2041	45,014,767	304,575,982	676.6%	0.38255
2042	38,406,123	278,455,963	725.0%	0.36783
2043	32,536,099	253,202,649	778.2%	0.35368
2044	27,349,605	227,806,699	832.9%	0.34008
2045	22,805,582	202,373,871	887.4%	0.32700
2046	18,866,666	176,916,218	937.7%	0.31442
2047	15,489,430	151,832,487	980.2%	0.30233
2048	12,619,218	127,934,796	1013.8%	0.29070
2049	10,198,179	107,267,747	1051.8%	0.27952
2050	8,172,918	89,921,816	1100.2%	0.26877
2051	6,493,289	74,896,376	1153.4%	0.25843
2052	5,115,614	61,800,437	1208.1%	0.24849
2053	3,999,542	50,384,583	1259.8%	0.23894
2054	3,106,037	40,489,951	1303.6%	0.22975
2055	2,396,167	32,260,372	1346.3%	0.22091
2056	1,835,252	25,600,933	1395.0%	0.21241
2057	1,396,353	20,191,582	1446.0%	0.20424
2058	1,058,506	15,760,691	1489.0%	0.19639
2059	800,051	12,209,750	1526.1%	0.18884
2060	600,897	9,402,781	1564.8%	0.18157
2061	445,322	7,151,082	1605.8%	0.17459
2062	325,315	5,400,143	1660.0%	0.16787
2063	237,787	4,059,406	1707.2%	0.16142
2064	174,517	3,035,818	1739.6%	0.15521
2065	127,836	2,258,488	1766.7%	0.14924
2066	91,697	1,667,770	1818.8%	0.14350
2067	63,651	1,209,263	1899.8%	0.13798
2068	44,390	855,649	1927.6%	0.13267
2069	31,140	592,525	1902.8%	0.12757
2070	21,862	402,991	1843.4%	0.12266
2071	15,412	271,411	1761.1%	0.11795
2072	10,912	180,942	1658.1%	0.11341
2073	7,477	119,137	1593.4%	0.10905
2074	4,763	78,009	1637.7%	0.10485
2075	3,115	51,187	1643.3%	0.10082
2076	2,087	33,699	1614.6%	0.09694
PV Past	4,884,373,306	1,658,798,186	34.0%	
PV Future	3,408,813,536	6,145,055,285	180.3%	
PV Total	8,293,186,842	7,803,853,470	94.1%	

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

Exhibit III: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases
Rate Stabilization 58/85 Test
Using Premiums with proposed and requested rate increases
All values are as of 12/31/2016

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that there is No provision for Moderately Adverse Experience.

Row	Description	Total	Lifetime	Limited
(1)	Accumulated Past Total Premiums Including Rate Increases:	7,962,271,186	3,077,897,881	4,884,373,306
(2)	Accumulated Past Premiums on Original Rate Basis:	7,613,946,241	2,911,752,481	4,702,193,761
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	348,324,945	166,145,400	182,179,545
		6,888,046,263	3,479,232,727	3,408,813,536
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	3,037,369,513	1,377,840,262	1,659,529,251
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	3,850,676,750	2,101,392,465	1,749,284,285
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	2,692,520,482	1,033,722,296	1,658,798,186
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	11,314,326,229	5,169,270,944	6,145,055,285
(8)	PV Future Incurred Claims (Exhibit III)	14,006,846,711	6,202,993,240	7,803,853,470
(9)	Total Incurred Claims: (7) + (8)	9,746,914,578	4,415,370,976	5,331,543,602
(10)	0.58 x [(2) + (5)] + 0.85 x [(3) + (6)] =	TRUE	TRUE	TRUE
(11)	Test: Is (9) >= (10)?			

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-131306458

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $4,737(Lifetime)/$2,901(Limited) - After Rate Increase

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

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

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

Number of Policy Holders Affected : 345

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

Form#	"Product Name"(if applicable)
7035J	Long Term Care Insurance Policy
62172	Restoration of Benefits Rider
62274F	Nonforfeiture Benefit Rider
62275	International Coverage Rider
62276	Extended Elimination Period Rider
62277	Family Care Coverage Rider
62278	Extended Facility Definition 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.”

FLESCH SCORE CERTIFICATION
GENWORTH LIFE INSURANCE COMPANY

We certify that to the best of our knowledge and belief, the Flesch score of the below-referenced form meets any readability requirements in effect in your state:

Form Number	Description	Flesch Score
7035END-SPO 0717	Stable Premium Option Endorsement	50.9

For Genworth Life Insurance Company,

By: _____
Vice President, Product Compliance

December 18, 2017

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-131306458
Policy Forms: **7035J**
Rider Forms: **62172, 62274F, 62275, 62276, 62277, 62278**

Applies to Policies Issued on or After 10/01/2003

Purpose of This Filing

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

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

Summary of Policy Form(s)

- These forms are known collectively as the "Choice I" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from October 2003 through April 2004.
- They are no longer being marketed in any state, with 2008 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 60% for Lifetime benefits and 44% for Limited benefits. Virginia dispositioned a rate increase of 60% for Lifetime benefits and 44% for Limited benefits (SERFF #GEFA-128772069).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for Choice I is a cumulative rate increase of 410% for Lifetime benefits and 279% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, 72% Lifetime/55% Limited in 2020, and 72% Lifetime/55% Limited in 2023. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017, 2020 and 2023), we are willing to accept a one-time rate increase now of 250% for policyholders with Lifetime benefits and 161% for policyholders with Limited benefits. These

rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2023, of 410% and 279% for Lifetime benefits and Limited benefits, respectively.

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

In addition:

- Although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020 and 2023.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

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

Assumptions

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

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

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

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

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

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

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

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

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

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

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

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

Stable Premium Option. The option features are the following:

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

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the Choice I block (410% Lifetime/ 279% Limited).

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

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

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

The following electronic items are included in this submission:

- This cover letter;
- Confidential Actuarial Memorandum;
- Special Exhibits;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- Supplement about this Rate Action and the Stable Premium Option;
- Current and Proposed Rate Increase Rate Schedules;
- Policyholder notification related documents (PH Letter);
- Stable Premium Option Rate Schedules; and
- Stable Premium Option Endorsement.

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

The contact person for this filing is:

Kent Holbrook, FSA, MAAA
AVP & Actuary
Genworth Life Insurance Company
6620 West Broad Street Building 2
Richmond, VA 23230
(804) 484 – 7121
kent.holbrook@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

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

6620 W Broad Street
Richmond, VA 23230
888 436.9678
genworth.com

December 18, 2017

Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Dear Robert Grissom:

As background to the information in this filing, Genworth Life Insurance Company (GLIC) has included this high-level summary of its filing methodology and its multi-year rate filing plan. Also discussed below is a new option that will allow policyholders to mitigate the impact of our current and planned future premium increases.

Rationale for Rate Increase Differentiated by Lifetime and Limited Benefit Periods

GLIC's 2016 Cash Flow Testing (CFT) includes an assumption for future Choice I rate increases based upon a cumulative rate increase of 310% over the next six to nine years (60% in 2017, 60% in 2020, and 60% in 2023), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future Choice I rate increases is part of GLIC's Multi-Year Rate Action Plan.

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

Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action 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.

The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 410% over the next six to nine years for policyholders with Lifetime benefits (72% in 2017, 72% in 2020, and 72% in 2023) and 279% over the next six to nine years for policyholders with Limited benefits (55% in 2017, 55% in 2020, and 55% in 2023). Since these differentiated rate increases produce the same lifetime loss ratio as the Multi-Year Rate Action Plan, GLIC asserts that this is actuarially equivalent to the justified rate increase of 310% in GLIC's Multi-Year Rate Action Plan.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan, we are willing to accept an actuarial equivalent one-time rate increase now.

Note that, although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.

Stable Premium Option

GLIC is aware of the difficulties that such large increases may cause policyholders and the Utah Insurance Department, even when spread out over several years. GLIC is committed to providing its policyholders with options to mitigate large rate increases while maintaining a meaningful level of long-term care insurance coverage. In addition to other options which GLIC will continue to provide to its policyholders to mitigate the impact of this rate increase, GLIC is prepared to offer a new option if it is permitted to implement the full amount requested in this filing. This option features a rate guarantee until 2028, and the following amended benefit features: a three-year benefit period, a 1% compound benefit inflation, retention of daily benefit increases accrued to date, and a choice between elimination period options. This option is actuarially equivalent to the justified rate increase of 310% in GLIC's Multi-Year Rate Action Plan.

The combination of the benefits presented with this option is supported by a 2016 PricewaterhouseCoopers study of industry data which found that the average duration for an LTC event is three years, and that approximately 75% of all LTC events cost less than $250,000[1]. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be $270,000 with continued growth at 1% compound.

GLIC would welcome an opportunity to meet with the Bureau to further discuss this option.

Sincerely,

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

[1] PricewaterhouseCoopers Cost of Long Term Care Study, presented Oct. 24, 2016 at Society of Actuaries Annual Meeting (https://www.soa.org/prof-dev/events/2016/annual-meeting/Agenda-Day-2/).

Attachment 1a: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
All BPs With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	157,588	0	0.0%	0		540	1.83661
2002	9,713,357	230,380	2.4%	0		15,567	1.76597
2003	70,589,911	2,622,608	3.7%	273,258		60,710	1.69805
2004	116,081,141	6,188,111	5.3%	1,292,562		71,283	1.63274
2005	127,998,991	9,030,793	7.1%	2,257,873		73,207	1.56994
2006	133,730,291	15,874,086	11.9%	4,010,478		75,976	1.50956
2007	135,377,056	15,434,856	11.4%	6,403,800		74,633	1.45150
2008	132,571,588	29,881,147	22.5%	9,744,281		73,119	1.39567
2009	129,063,287	29,282,619	22.7%	14,803,136		71,441	1.34199
2010	126,214,664	34,049,083	27.0%	20,149,330		70,196	1.29038
2011	123,675,241	39,241,712	31.7%	25,114,709		69,030	1.24075
2012	121,222,259	51,635,589	42.6%	30,727,529		68,025	1.19303
2013	118,993,703	59,463,338	50.0%	38,559,306		66,996	1.14714
2014	134,866,399	68,858,705	51.1%	44,649,205		65,964	1.10302
2015	149,851,717	73,468,656	49.0%	53,593,110		64,947	1.06060
2016	162,153,716	93,085,085	57.4%	63,951,238	1,393,219,734	63,910	1.01980
2017	153,254,366	104,675,204	68.3%	72,579,417		62,215	0.98058
2018	148,347,871	109,212,769	73.6%	84,586,280		60,436	0.94287
2019	143,293,524	116,727,758	81.5%	94,923,455		58,563	0.90660
2020	138,092,914	125,782,537	91.1%	105,340,499		56,589	0.87173
2021	132,707,495	134,400,302	101.3%	115,902,805		54,511	0.83820
2022	127,072,319	141,824,015	111.6%	125,815,453		52,317	0.80597
2023	121,226,049	148,140,184	122.2%	135,015,946		50,064	0.77497
2024	115,312,038	155,966,927	135.3%	143,955,694		47,784	0.74516
2025	109,398,470	164,373,854	150.3%	153,108,238		45,492	0.71650
2026	103,519,182	172,573,228	166.7%	162,410,246		43,194	0.68894
2027	97,689,839	182,772,238	187.1%	171,933,989		40,891	0.66245
2028	91,917,466	194,107,753	211.2%	182,147,799		38,584	0.63697
2029	86,196,109	206,435,746	239.5%	193,136,176		36,276	0.61247
2030	80,529,959	218,815,104	271.7%	204,829,663		33,972	0.58891
2031	74,933,013	229,106,187	305.7%	216,722,830		31,684	0.56626
2032	69,438,710	238,642,126	343.7%	228,121,181		29,425	0.54448
2033	64,075,068	247,737,584	386.6%	238,752,410		27,200	0.52354
2034	58,846,015	256,443,766	435.8%	248,768,515		25,017	0.50340
2035	53,770,314	263,948,138	490.9%	260,165,728		22,887	0.48404
2036	48,864,558	267,783,138	548.0%	272,824,660		20,825	0.46543
2037	44,168,206	269,809,743	610.9%	284,163,932		18,845	0.44752
2038	39,706,164	270,431,073	681.1%	293,559,975		16,952	0.43031
2039	35,477,875	266,964,454	752.5%	300,777,019		15,150	0.41376
2040	31,494,856	259,605,725	824.3%	305,191,549		13,449	0.39785
2041	27,774,357	248,219,817	893.7%	306,332,919		11,864	0.38255
2042	24,339,592	235,534,846	967.7%	303,925,887		10,402	0.36783
2043	21,198,145	223,159,807	1052.7%	298,403,425		9,061	0.35368
2044	18,339,404	209,587,387	1142.8%	290,246,919		7,838	0.34008
2045	15,755,521	194,543,909	1234.8%	279,627,928		6,732	0.32700
2046	13,439,471	178,295,126	1326.7%	266,817,059		5,742	0.31442
2047	11,384,780	160,889,649	1413.2%	252,065,407		4,864	0.30233
2048	9,578,103	141,969,535	1482.2%	235,408,783		4,092	0.29070
2049	8,000,426	124,009,219	1550.0%	216,985,476		3,417	0.27952
2050	6,632,944	108,318,124	1633.0%	197,528,541		2,830	0.26877
2051	5,455,905	94,207,831	1726.7%	177,829,122		2,325	0.25843
2052	4,450,968	81,344,682	1827.6%	158,457,889		1,894	0.24849
2053	3,601,598	69,643,697	1933.7%	139,852,876		1,530	0.23894
2054	2,892,119	58,775,079	2032.2%	122,285,183		1,227	0.22975
2055	2,305,611	49,017,042	2126.0%	105,875,289		977	0.22091
2056	1,825,388	40,604,401	2224.4%	90,774,085		772	0.21241
2057	1,434,512	33,455,410	2332.2%	77,097,836		606	0.20424
2058	1,119,854	27,232,497	2431.8%	64,880,646		472	0.19639
2059	868,591	21,972,964	2529.7%	54,070,792		365	0.18884
2060	669,183	17,673,755	2641.1%	44,649,839		280	0.18157
2061	511,684	14,039,230	2743.7%	36,554,118		213	0.17459
2062	386,885	11,027,415	2850.3%	29,667,109		161	0.16787
2063	290,637	8,618,864	2965.5%	23,893,896		121	0.16142
2064	217,329	6,670,800	3069.5%	19,116,151		90	0.15521
2065	161,790	5,124,762	3167.5%	15,191,818		67	0.14924
2066	119,675	3,910,394	3267.5%	11,988,902		49	0.14350
2067	87,005	2,954,012	3395.2%	9,389,028		36	0.13798
2068	62,816	2,180,269	3470.9%	7,288,360		26	0.13267
2069	45,136	1,571,310	3481.2%	5,596,003		19	0.12757
2070	32,163	1,117,519	3474.6%	4,245,187		13	0.12266
2071	22,771	786,650	3454.6%	3,180,707		9	0.11795
2072	16,073	547,190	3404.3%	2,354,217		7	0.11341
2073	11,299	378,174	3346.8%	1,722,895		5	0.10905
2074	7,730	258,610	3345.6%	1,247,556		3	0.10485
2075	5,272	176,589	3349.7%	894,291		2	0.10082
2076	3,591	120,136	3345.5%	635,130		1	0.09694
PV Past	2,354,886,505	627,751,687	26.7%				
PV Future	1,622,374,017	3,565,677,956	219.8%				
PV Total	3,977,260,522	4,193,429,643	105.4%				

Attachment 1b: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	55,727	0	0.0%	0		186	1.83661
2002	3,699,561	694	0.0%	0		5,715	1.76597
2003	28,692,667	719,187	2.5%	34,302		22,791	1.69805
2004	49,129,449	4,408,099	9.0%	323,338		27,481	1.63274
2005	55,242,126	3,980,042	7.2%	668,077		28,462	1.56994
2006	58,381,509	7,346,679	12.6%	1,325,856		29,881	1.50956
2007	59,503,625	5,888,120	9.9%	2,156,008		29,383	1.45150
2008	58,367,294	16,240,235	27.8%	3,032,170		28,842	1.39567
2009	56,946,746	15,562,641	27.3%	5,180,502		28,221	1.34199
2010	55,851,348	12,520,054	22.4%	7,753,005		27,793	1.29038
2011	54,891,966	14,839,472	27.0%	9,807,628		27,383	1.24075
2012	53,978,445	22,089,629	40.9%	11,628,729		27,068	1.19303
2013	53,221,180	24,301,291	45.7%	14,158,027		26,806	1.14714
2014	62,156,702	28,893,246	46.5%	16,584,663		26,490	1.10302
2015	70,828,005	28,595,855	40.4%	19,858,387		26,215	1.06060
2016	78,845,619	41,541,882	52.7%	24,648,709	656,201,499	25,913	1.01980
2017	75,993,597	37,783,414	49.7%	28,411,198		25,379	0.98058
2018	74,175,992	40,371,556	54.4%	32,463,666		24,827	0.94287
2019	72,245,279	44,183,020	61.2%	36,299,356		24,234	0.90660
2020	70,196,102	48,826,048	69.6%	40,327,163		23,599	0.87173
2021	68,018,823	53,477,729	78.6%	44,693,175		22,918	0.83820
2022	65,709,231	57,747,489	87.9%	49,231,097		22,190	0.80597
2023	63,268,835	61,642,369	97.4%	53,891,445		21,429	0.77497
2024	60,746,226	66,426,399	109.4%	58,642,111		20,645	0.74516
2025	58,167,223	71,691,605	123.3%	63,664,831		19,842	0.71650
2026	55,550,188	77,051,439	138.7%	68,950,811		19,023	0.68894
2027	52,909,959	83,397,423	157.6%	74,550,929		18,188	0.66245
2028	50,246,645	90,407,821	179.9%	80,625,017		17,336	0.63697
2029	47,559,601	98,285,286	206.7%	87,204,241		16,469	0.61247
2030	44,853,125	106,507,394	237.5%	94,348,917		15,589	0.58891
2031	42,134,516	114,027,563	270.6%	101,867,831		14,699	0.56626
2032	39,420,348	121,294,031	307.7%	109,462,901		13,803	0.54448
2033	36,725,701	128,323,791	349.4%	116,939,328		12,905	0.52354
2034	34,056,487	135,325,746	397.4%	124,315,864		12,009	0.50340
2035	31,424,288	141,814,811	451.3%	132,525,955		11,119	0.48404
2036	28,841,544	146,520,439	508.0%	141,555,634		10,241	0.46543
2037	26,330,518	150,335,679	571.0%	150,138,448		9,384	0.44752
2038	23,907,626	153,242,133	641.0%	157,913,390		8,548	0.43031
2039	21,578,097	153,666,549	712.1%	164,661,431		7,739	0.41376
2040	19,351,897	151,683,903	783.8%	169,950,797		6,963	0.39785
2041	17,243,412	147,246,224	853.9%	173,433,172		6,226	0.38255
2042	15,269,157	142,003,543	930.0%	174,881,379		5,534	0.36783
2043	13,437,844	136,803,995	1018.1%	174,484,141		4,887	0.35368
2044	11,748,162	130,600,636	1111.7%	172,456,277		4,287	0.34008
2045	10,199,948	123,170,071	1207.6%	168,819,133		3,735	0.32700
2046	8,793,143	114,632,278	1303.7%	163,654,604		3,231	0.31442
2047	7,528,064	105,013,017	1395.0%	157,053,534		2,777	0.30233
2048	6,400,478	93,973,172	1468.2%	148,970,918		2,370	0.29070
2049	5,402,510	83,239,709	1540.8%	139,435,087		2,008	0.27952
2050	4,525,867	73,716,011	1628.8%	128,881,681		1,687	0.26877
2051	3,761,169	64,999,546	1728.2%	117,802,334		1,406	0.25843
2052	3,099,637	56,877,049	1835.0%	106,565,173		1,162	0.24849
2053	2,532,907	49,329,084	1947.5%	95,466,097		952	0.23894
2054	2,053,165	42,130,814	2052.0%	84,701,933		774	0.22975
2055	1,651,482	35,537,132	2151.8%	74,380,151		624	0.22091
2056	1,318,655	29,746,742	2255.8%	64,638,841		500	0.21241
2057	1,045,094	24,752,046	2368.4%	55,607,349		397	0.20424
2058	822,125	20,329,622	2472.8%	47,362,729		313	0.19639
2059	641,921	16,540,794	2576.8%	39,919,762		245	0.18884
2060	497,372	13,406,233	2695.4%	33,315,085		190	0.18157
2061	382,297	10,728,651	2806.4%	27,548,569		146	0.17459
2062	291,210	8,488,374	2914.9%	22,572,704		112	0.16787
2063	220,193	6,675,677	3031.7%	18,345,392		85	0.16142
2064	165,433	5,197,011	3141.5%	14,802,232		64	0.15521
2065	123,537	4,016,401	3251.2%	11,856,488		48	0.14924
2066	91,592	3,081,231	3364.1%	9,425,097		36	0.14350
2067	67,128	2,342,785	3490.0%	7,430,981		26	0.13798
2068	48,793	1,740,312	3566.7%	5,805,115		19	0.13267
2069	35,201	1,262,522	3586.7%	4,484,624		14	0.12757
2070	25,159	903,510	3591.3%	3,422,689		10	0.12266
2071	17,841	640,725	3591.2%	2,580,434		7	0.11795
2072	12,568	449,452	3576.3%	1,922,239		5	0.11341
2073	8,804	312,896	3554.2%	1,416,703		4	0.10905
2074	6,085	215,212	3537.0%	1,033,918		2	0.10485
2075	4,181	147,692	3532.7%	747,529		2	0.10082
2076	2,848	100,761	3537.6%	535,733		1	0.09694
PV Past	1,044,396,444	271,217,165	26.0%				
PV Future	865,201,818	1,814,740,603	209.7%				
PV Total	1,909,598,263	2,085,957,768	109.2%				

Attachment 1c: Choice I Policy Forms
Nationwide (VA like Forms Only) Rate Stability Only Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	101,861	0	0.0%	0		354	1.83661
2002	6,013,796	229,686	3.8%	0		9,852	1.76597
2003	41,897,245	1,903,421	4.5%	238,956		37,919	1.69805
2004	66,951,692	1,780,012	2.7%	969,223		43,802	1.63274
2005	72,756,865	5,050,751	6.9%	1,589,796		44,745	1.56994
2006	75,348,783	8,527,407	11.3%	2,684,622		46,095	1.50956
2007	75,873,431	9,546,736	12.6%	4,247,793		45,250	1.45150
2008	74,204,294	13,640,912	18.4%	6,712,111		44,277	1.39567
2009	72,116,541	13,719,978	19.0%	9,622,634		43,220	1.34199
2010	70,363,317	21,529,029	30.6%	12,396,325		42,403	1.29038
2011	68,783,274	24,402,240	35.5%	15,307,081		41,647	1.24075
2012	67,243,814	29,545,960	43.9%	19,098,800		40,957	1.19303
2013	65,772,523	35,162,047	53.5%	24,401,279		40,190	1.14714
2014	72,709,697	39,965,459	55.0%	28,064,542		39,474	1.10302
2015	79,023,712	44,872,801	56.8%	33,734,723		38,732	1.06060
2016	83,308,097	51,543,202	61.9%	39,302,529	737,018,235	37,997	1.01980
2017	77,260,770	66,891,789	86.6%	44,168,218		36,837	0.98058
2018	74,171,879	68,841,213	92.8%	52,122,614		35,609	0.94287
2019	71,048,245	72,544,738	102.1%	58,624,099		34,328	0.90660
2020	67,896,812	76,956,490	113.3%	65,013,337		32,990	0.87173
2021	64,688,672	80,922,573	125.1%	71,209,631		31,593	0.83820
2022	61,363,088	84,076,526	137.0%	76,584,356		30,127	0.80597
2023	57,957,215	86,497,814	149.2%	81,124,501		28,635	0.77497
2024	54,565,812	89,540,527	164.1%	85,313,583		27,139	0.74516
2025	51,231,248	92,682,250	180.9%	89,443,407		25,650	0.71650
2026	47,968,994	95,521,788	199.1%	93,459,435		24,170	0.68894
2027	44,779,880	99,374,815	221.9%	97,383,060		22,703	0.66245
2028	41,670,821	103,699,932	248.9%	101,522,782		21,248	0.63697
2029	38,636,508	108,150,461	279.9%	105,931,935		19,806	0.61247
2030	35,676,834	112,307,710	314.8%	110,480,745		18,383	0.58891
2031	32,798,496	115,078,624	350.9%	114,854,999		16,985	0.56626
2032	30,018,363	117,348,095	390.9%	118,658,280		15,622	0.54448
2033	27,349,367	119,413,793	436.6%	121,813,082		14,294	0.52354
2034	24,789,528	121,118,020	488.6%	124,452,651		13,008	0.50340
2035	22,346,026	122,133,327	546.6%	127,639,773		11,768	0.48404
2036	20,023,014	121,262,699	605.6%	131,269,026		10,583	0.46543
2037	17,837,688	119,474,064	669.8%	134,025,484		9,462	0.44752
2038	15,798,538	117,188,940	741.8%	135,646,585		8,403	0.43031
2039	13,899,778	113,297,905	815.1%	136,115,589		7,410	0.41376
2040	12,142,959	107,921,822	888.8%	135,240,752		6,486	0.39785
2041	10,530,946	100,973,593	958.8%	132,899,747		5,638	0.38255
2042	9,070,435	93,531,303	1031.2%	129,044,508		4,868	0.36783
2043	7,760,301	86,355,812	1112.8%	123,919,284		4,174	0.35368
2044	6,591,241	78,986,750	1198.4%	117,790,642		3,551	0.34008
2045	5,555,573	71,373,839	1284.7%	110,808,795		2,997	0.32700
2046	4,646,328	63,662,848	1370.2%	103,162,455		2,510	0.31442
2047	3,856,716	55,876,632	1448.8%	95,011,873		2,087	0.30233
2048	3,177,626	47,996,363	1510.4%	86,437,866		1,722	0.29070
2049	2,597,916	40,769,510	1569.3%	77,550,389		1,409	0.27952
2050	2,107,077	34,602,112	1642.2%	68,646,860		1,143	0.26877
2051	1,694,736	29,208,285	1723.5%	60,026,788		919	0.25843
2052	1,351,331	24,467,634	1810.6%	51,892,716		732	0.24849
2053	1,068,691	20,314,614	1900.9%	44,386,780		578	0.23894
2054	838,954	16,644,265	1983.9%	37,583,250		453	0.22975
2055	654,129	13,479,910	2060.7%	31,495,138		353	0.22091
2056	506,733	10,857,659	2142.7%	26,135,244		272	0.21241
2057	389,418	8,703,364	2235.0%	21,490,487		209	0.20424
2058	297,729	6,902,875	2318.5%	17,517,917		159	0.19639
2059	226,670	5,432,171	2396.5%	14,151,030		120	0.18884
2060	171,811	4,267,522	2483.8%	11,334,754		90	0.18157
2061	129,386	3,310,579	2558.7%	9,005,549		67	0.17459
2062	95,675	2,539,041	2653.8%	7,094,405		50	0.16787
2063	70,444	1,943,188	2758.5%	5,548,504		36	0.16142
2064	51,896	1,473,789	2839.9%	4,313,919		27	0.15521
2065	38,253	1,108,361	2897.4%	3,335,330		19	0.14924
2066	28,083	829,163	2952.5%	2,563,805		14	0.14350
2067	19,876	611,227	3075.1%	1,958,047		10	0.13798
2068	14,023	439,957	3137.5%	1,483,245		7	0.13267
2069	9,936	308,788	3107.8%	1,111,379		5	0.12757
2070	7,004	214,010	3055.5%	822,498		3	0.12266
2071	4,930	145,925	2960.1%	600,272		2	0.11795
2072	3,506	97,738	2788.0%	431,978		2	0.11341
2073	2,496	65,278	2615.5%	306,192		1	0.10905
2074	1,645	43,398	2637.7%	213,638		1	0.10485
2075	1,091	28,897	2648.4%	146,762		0	0.10082
2076	743	19,375	2608.6%	99,397		0	0.09694
PV Past	1,310,490,060	356,534,522	27.2%				
PV Future	757,172,198	1,750,937,353	231.2%				
PV Total	2,067,662,259	2,107,471,876	101.9%				

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

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	157,588	0	0.0%	0		540	1.83661
2002	9,713,357	230,380	2.4%	0		15,567	1.76597
2003	70,589,911	2,622,608	3.7%	273,258		60,710	1.69805
2004	116,081,141	6,188,111	5.3%	1,292,562		71,283	1.63274
2005	127,998,991	9,030,793	7.1%	2,257,873		73,207	1.56994
2006	133,730,291	15,874,086	11.9%	4,010,478		75,976	1.50956
2007	135,377,056	15,434,856	11.4%	6,403,800		74,633	1.45150
2008	132,571,588	29,881,147	22.5%	9,744,281		73,119	1.39567
2009	129,063,287	29,282,619	22.7%	14,803,136		71,441	1.34199
2010	126,214,664	34,049,083	27.0%	20,149,330		70,196	1.29038
2011	123,675,241	39,241,712	31.7%	25,114,709		69,030	1.24075
2012	121,222,259	51,635,589	42.6%	30,727,529		68,025	1.19303
2013	118,993,703	59,463,338	50.0%	38,559,306		66,996	1.14714
2014	134,866,399	68,858,705	51.1%	44,649,205		65,964	1.10302
2015	149,851,717	73,468,656	49.0%	53,593,110		64,947	1.06060
2016	162,153,716	93,085,085	57.4%	63,951,238	1,393,219,734	63,910	1.01980
2017	153,254,366	104,675,204	68.3%	72,579,417		62,215	0.98058
2018	155,863,970	109,720,812	70.4%	84,781,120		60,436	0.94287
2019	232,337,725	122,692,047	52.8%	98,150,767		58,563	0.90660
2020	224,459,781	131,718,264	58.7%	109,255,887		56,589	0.87173
2021	216,128,935	140,340,864	64.9%	120,359,108		54,511	0.83820
2022	207,301,326	147,751,909	71.3%	130,683,203		52,317	0.80597
2023	198,050,452	154,037,798	77.8%	140,187,818		50,064	0.77497
2024	188,614,105	161,881,549	85.8%	149,352,969		47,784	0.74516
2025	179,127,720	170,314,760	95.1%	158,684,984		45,492	0.71650
2026	169,652,301	178,530,717	105.2%	168,125,466		43,194	0.68894
2027	160,228,258	188,806,523	117.8%	177,763,424		40,891	0.66245
2028	150,873,679	200,244,451	132.7%	188,089,000		38,584	0.63697
2029	141,582,307	212,674,527	150.2%	199,185,483		36,276	0.61247
2030	132,364,851	225,136,576	170.1%	210,981,439		33,972	0.58891
2031	123,246,925	235,442,313	191.0%	222,959,514		31,684	0.56626
2032	114,283,814	244,964,474	214.3%	234,410,715		29,425	0.54448
2033	105,523,160	254,032,406	240.7%	245,060,935		27,200	0.52354
2034	96,973,157	262,680,027	270.9%	255,057,985		25,017	0.50340
2035	88,665,133	270,028,671	304.5%	266,396,094		22,887	0.48404
2036	80,627,607	273,569,625	339.3%	278,949,227		20,825	0.46543
2037	72,925,137	275,263,311	377.5%	290,132,089		18,845	0.44752
2038	65,600,337	275,544,302	420.0%	299,328,843		16,952	0.43031
2039	58,652,894	271,692,291	463.2%	306,307,159		15,150	0.41376
2040	52,102,396	263,916,800	506.5%	310,442,717		13,449	0.39785
2041	45,978,478	252,090,045	548.3%	311,268,532		11,864	0.38255
2042	40,319,983	238,979,355	592.7%	308,515,088		10,402	0.36783
2043	35,140,210	226,217,514	643.8%	302,628,421		9,061	0.35368
2044	30,422,457	212,279,201	697.8%	294,100,773		7,838	0.34008
2045	26,154,665	196,888,549	752.8%	283,110,045		6,732	0.32700
2046	22,325,954	180,313,751	807.6%	269,933,691		5,742	0.31442
2047	18,926,180	162,602,978	859.1%	254,827,803		4,864	0.30233
2048	15,934,142	143,394,375	899.9%	237,830,275		4,092	0.29070
2049	13,319,088	125,182,540	939.9%	219,082,128		3,417	0.27952
2050	11,050,461	109,283,720	989.0%	199,323,118		2,830	0.26877
2051	9,096,051	94,999,373	1044.4%	179,349,307		2,325	0.25843
2052	7,425,939	81,989,600	1104.1%	159,733,248		1,894	0.24849
2053	6,013,070	70,165,483	1166.9%	140,913,309		1,530	0.23894
2054	4,831,822	59,191,790	1225.0%	123,159,267		1,227	0.22975
2055	3,854,449	49,346,058	1280.2%	106,589,202		977	0.22091
2056	3,053,522	40,862,421	1338.2%	91,351,991		772	0.21241
2057	2,401,159	33,656,655	1401.7%	77,561,649		606	0.20424
2058	1,875,535	27,387,725	1460.3%	65,249,718		472	0.19639
2059	1,455,443	22,091,681	1517.9%	54,361,816		365	0.18884
2060	1,121,787	17,764,155	1583.6%	44,877,340		280	0.18157
2061	858,100	14,107,204	1644.0%	36,730,482		213	0.17459
2062	649,177	11,077,977	1706.5%	29,802,659		161	0.16787
2063	487,921	8,656,305	1774.1%	23,997,303		121	0.16142
2064	364,983	6,698,262	1835.2%	19,194,518		90	0.15521
2065	271,776	5,144,758	1893.0%	15,250,803		67	0.14924
2066	201,068	3,924,851	1952.0%	12,032,975		49	0.14350
2067	146,269	2,964,365	2026.7%	9,421,689		36	0.13798
2068	105,659	2,187,543	2070.4%	7,312,344		26	0.13267
2069	75,946	1,576,319	2075.6%	5,613,432		19	0.12757
2070	54,129	1,120,925	2070.8%	4,257,715		13	0.12266
2071	38,328	788,943	2058.4%	3,189,615		9	0.11795
2072	27,050	548,715	2028.5%	2,360,488		7	0.11341
2073	19,011	379,182	1994.6%	1,727,269		5	0.10905
2074	13,016	259,270	1992.0%	1,250,580		3	0.10485
2075	8,882	177,021	1993.0%	896,363		2	0.10082
2076	6,050	120,417	1990.3%	636,538		1	0.09694
PV Past	2,354,886,505	627,751,687	26.7%				
PV Future	2,478,251,756	3,655,227,030	147.5%				
PV Total	4,833,138,261	4,282,978,718	88.6%				

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

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	55,727	0	0.0%	0		186	1.83661
2002	3,699,561	694	0.0%	0		5,715	1.76597
2003	28,692,667	719,187	2.5%	34,302		22,791	1.69805
2004	49,129,449	4,408,099	9.0%	323,338		27,481	1.63274
2005	55,242,126	3,980,042	7.2%	668,077		28,462	1.56994
2006	58,381,509	7,346,679	12.6%	1,325,856		29,881	1.50956
2007	59,503,625	5,888,120	9.9%	2,156,008		29,383	1.45150
2008	58,367,294	16,240,235	27.8%	3,032,170		28,842	1.39567
2009	56,946,746	15,562,641	27.3%	5,180,502		28,221	1.34199
2010	55,851,348	12,520,054	22.4%	7,753,005		27,793	1.29038
2011	54,891,966	14,839,472	27.0%	9,807,628		27,383	1.24075
2012	53,978,445	22,089,629	40.9%	11,628,729		27,068	1.19303
2013	53,221,180	24,301,291	45.7%	14,158,027		26,806	1.14714
2014	62,156,702	28,893,246	46.5%	16,584,663		26,490	1.10302
2015	70,828,005	28,595,855	40.4%	19,858,387		26,215	1.06060
2016	78,845,619	41,541,882	52.7%	24,648,709	656,201,499	25,913	1.01980
2017	75,993,597	37,783,414	49.7%	28,411,198		25,379	0.98058
2018	78,456,693	40,616,758	51.8%	32,550,902		24,827	0.94287
2019	123,194,953	47,120,337	38.2%	37,730,838		24,234	0.90660
2020	119,882,739	51,809,520	43.2%	42,086,230		23,599	0.87173
2021	116,313,083	56,523,043	48.6%	46,743,971		22,918	0.83820
2022	112,483,143	60,843,026	54.1%	51,536,443		22,190	0.80597
2023	108,399,675	64,776,292	59.8%	56,412,827		21,429	0.77497
2024	104,152,464	69,627,822	66.9%	61,347,497		20,645	0.74516
2025	99,789,576	74,967,419	75.1%	66,533,059		19,842	0.71650
2026	95,345,543	80,396,303	84.3%	71,962,555		19,023	0.68894
2027	90,849,019	86,842,569	95.6%	77,692,911		18,188	0.66245
2028	86,303,027	93,965,874	108.9%	83,892,911		17,336	0.63697
2029	81,708,477	101,960,988	124.8%	90,593,601		16,469	0.61247
2030	77,074,457	110,291,501	143.1%	97,856,247		15,589	0.58891
2031	72,414,900	117,880,774	162.8%	105,483,174		14,699	0.56626
2032	67,759,310	125,196,500	184.8%	113,168,200		13,803	0.54448
2033	63,134,513	132,261,343	209.5%	120,713,673		12,905	0.52354
2034	58,551,421	139,276,990	237.9%	128,134,826		12,009	0.50340
2035	54,030,220	145,716,608	269.7%	136,363,320		11,119	0.48404
2036	49,592,802	150,282,705	303.0%	145,380,819		10,241	0.46543
2037	45,277,285	153,928,503	340.0%	153,917,021		9,384	0.44752
2038	41,113,012	156,652,738	381.0%	161,614,968		8,548	0.43031
2039	37,108,465	156,856,778	422.7%	168,256,167		7,739	0.41376
2040	33,280,919	154,625,118	464.6%	173,407,290		6,963	0.39785
2041	29,655,512	149,915,789	505.5%	176,721,717		6,226	0.38255
2042	26,260,809	144,407,016	549.9%	177,975,702		5,534	0.36783
2043	23,111,743	138,962,995	601.3%	177,366,553		4,887	0.35368
2044	20,206,033	132,523,527	655.9%	175,116,304		4,287	0.34008
2045	17,543,527	124,864,161	711.7%	171,250,528		3,735	0.32700
2046	15,124,146	116,107,070	767.7%	165,855,832		3,231	0.31442
2047	12,948,269	106,278,376	820.8%	159,026,762		2,777	0.30233
2048	11,008,822	95,036,107	863.3%	150,720,057		2,370	0.29070
2049	9,292,317	84,123,777	905.3%	140,966,402		2,008	0.27952
2050	7,784,491	74,450,743	956.4%	130,206,848		1,687	0.26877
2051	6,469,211	65,607,755	1014.2%	118,937,239		1,406	0.25843
2052	5,331,376	57,377,311	1076.2%	107,527,730		1,162	0.24849
2053	4,356,600	49,737,592	1141.7%	96,275,104		952	0.23894
2054	3,531,443	42,459,828	1202.3%	85,375,838		774	0.22975
2055	2,840,549	35,799,028	1260.3%	74,936,209		624	0.22091
2056	2,268,086	29,953,673	1320.7%	65,093,371		500	0.21241
2057	1,797,561	24,914,615	1386.0%	55,975,520		397	0.20424
2058	1,414,054	20,455,847	1446.6%	47,658,248		313	0.19639
2059	1,104,105	16,637,927	1506.9%	40,154,693		245	0.18884
2060	855,479	13,480,615	1575.8%	33,500,147		190	0.18157
2061	657,551	10,784,891	1640.2%	27,693,080		146	0.17459
2062	500,881	8,530,445	1703.1%	22,684,558		112	0.16787
2063	378,733	6,706,987	1770.9%	18,431,300		85	0.16142
2064	284,545	5,220,089	1834.5%	14,867,755		64	0.15521
2065	212,483	4,033,291	1898.2%	11,906,103		48	0.14924
2066	157,539	3,093,496	1963.6%	9,462,381		36	0.14350
2067	115,461	2,351,616	2036.7%	7,458,762		26	0.13798
2068	83,924	1,746,550	2081.1%	5,825,623		19	0.13267
2069	60,545	1,266,840	2092.4%	4,499,603		14	0.12757
2070	43,273	906,460	2094.8%	3,433,511		10	0.12266
2071	30,687	642,722	2094.4%	2,588,170		7	0.11795
2072	21,616	450,787	2085.4%	1,927,713		5	0.11341
2073	15,142	313,782	2072.2%	1,420,542		4	0.10905
2074	10,466	215,795	2062.0%	1,036,587		2	0.10485
2075	7,191	148,075	2059.2%	749,369		2	0.10082
2076	4,899	101,010	2061.8%	536,991		1	0.09694
PV Past	1,044,396,444	271,217,165	26.0%				
PV Future	1,384,163,984	1,867,496,202	134.9%				
PV Total	2,428,560,429	2,138,713,367	88.1%				

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

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2001	101,861	0	0.0%	0		354	1.83661
2002	6,013,796	229,686	3.8%	0		9,852	1.76597
2003	41,897,245	1,903,421	4.5%	238,956		37,919	1.69805
2004	66,951,692	1,780,012	2.7%	969,223		43,802	1.63274
2005	72,756,865	5,050,751	6.9%	1,589,796		44,745	1.56994
2006	75,348,783	8,527,407	11.3%	2,684,622		46,095	1.50956
2007	75,873,431	9,546,736	12.6%	4,247,793		45,250	1.45150
2008	74,204,294	13,640,912	18.4%	6,712,111		44,277	1.39567
2009	72,116,541	13,719,978	19.0%	9,622,634		43,220	1.34199
2010	70,363,317	21,529,029	30.6%	12,396,325		42,403	1.29038
2011	68,783,274	24,402,240	35.5%	15,307,081		41,647	1.24075
2012	67,243,814	29,545,960	43.9%	19,098,800		40,957	1.19303
2013	65,772,523	35,162,047	53.5%	24,401,279		40,190	1.14714
2014	72,709,697	39,965,459	55.0%	28,064,542		39,474	1.10302
2015	79,023,712	44,872,801	56.8%	33,734,723		38,732	1.06060
2016	83,308,097	51,543,202	61.9%	39,302,529	737,018,235	37,997	1.01980
2017	77,260,770	66,891,789	86.6%	44,168,218		36,837	0.98058
2018	77,407,278	69,104,054	89.3%	52,230,218		35,609	0.94287
2019	109,142,772	75,571,709	69.2%	60,419,929		34,328	0.90660
2020	104,577,042	79,908,744	76.4%	67,169,657		32,990	0.87173
2021	99,815,852	83,817,821	84.0%	73,615,137		31,593	0.83820
2022	94,818,183	86,908,883	91.7%	79,146,760		30,127	0.80597
2023	89,650,777	89,261,506	99.6%	83,774,990		28,635	0.77497
2024	84,461,642	92,253,726	109.2%	88,005,473		27,139	0.74516
2025	79,338,144	95,347,341	120.2%	92,151,925		25,650	0.71650
2026	74,306,758	98,134,413	132.1%	96,162,911		24,170	0.68894
2027	69,379,240	101,963,953	147.0%	100,070,513		22,703	0.66245
2028	64,570,653	106,278,577	164.6%	104,196,090		21,248	0.63697
2029	59,873,830	110,713,539	184.9%	108,591,881		19,806	0.61247
2030	55,290,395	114,845,075	207.7%	113,125,192		18,383	0.58891
2031	50,832,025	117,561,539	231.3%	117,476,340		16,985	0.56626
2032	46,524,503	119,767,975	257.4%	121,242,515		15,622	0.54448
2033	42,388,647	121,771,063	287.3%	124,347,262		14,294	0.52354
2034	38,421,736	123,403,037	321.2%	126,923,159		13,008	0.50340
2035	34,634,914	124,312,062	358.9%	130,032,774		11,768	0.48404
2036	31,034,806	123,286,920	397.3%	133,568,408		10,583	0.46543
2037	27,647,852	121,334,808	438.9%	136,215,068		9,462	0.44752
2038	24,487,325	118,891,564	485.5%	137,713,875		8,403	0.43031
2039	21,544,429	114,835,514	533.0%	138,050,992		7,410	0.41376
2040	18,821,477	109,291,682	580.7%	137,035,427		6,486	0.39785
2041	16,322,966	102,174,256	626.0%	134,546,814		5,638	0.38255
2042	14,059,174	94,572,339	672.7%	130,539,386		4,868	0.36783
2043	12,028,467	87,254,519	725.4%	125,261,868		4,174	0.35368
2044	10,216,424	79,755,673	780.7%	118,984,469		3,551	0.34008
2045	8,611,138	72,024,388	836.4%	111,859,517		2,997	0.32700
2046	7,201,808	64,206,681	891.5%	104,077,859		2,510	0.31442
2047	5,977,910	56,324,602	942.2%	95,801,042		2,087	0.30233
2048	4,925,320	48,358,269	981.8%	87,110,218		1,722	0.29070
2049	4,026,770	41,058,763	1019.6%	78,115,726		1,409	0.27952
2050	3,265,970	34,832,977	1066.5%	69,116,270		1,143	0.26877
2051	2,626,840	29,391,618	1118.9%	60,412,068		919	0.25843
2052	2,094,562	24,612,288	1175.1%	52,205,519		732	0.24849
2053	1,656,471	20,427,892	1233.2%	44,638,205		578	0.23894
2054	1,300,379	16,731,962	1286.7%	37,783,430		453	0.22975
2055	1,013,900	13,547,030	1336.1%	31,652,993		353	0.22091
2056	785,436	10,908,749	1388.9%	26,258,620		272	0.21241
2057	603,598	8,742,040	1448.3%	21,586,129		209	0.20424
2058	461,480	6,931,878	1502.1%	17,591,469		159	0.19639
2059	351,338	5,453,753	1552.3%	14,207,123		120	0.18884
2060	266,307	4,283,539	1608.5%	11,377,193		90	0.18157
2061	200,549	3,322,312	1656.6%	9,037,401		67	0.17459
2062	148,296	2,547,532	1717.9%	7,118,101		50	0.16787
2063	109,188	1,949,317	1785.3%	5,566,003		36	0.16142
2064	80,438	1,478,173	1837.6%	4,326,763		27	0.15521
2065	59,292	1,111,467	1874.6%	3,344,700		19	0.14924
2066	43,529	831,355	1909.9%	2,570,594		14	0.14350
2067	30,808	612,749	1988.9%	1,962,927		10	0.13798
2068	21,735	440,993	2028.9%	1,486,721		7	0.13267
2069	15,401	309,478	2009.5%	1,113,829		5	0.12757
2070	10,856	214,465	1975.5%	824,204		3	0.12266
2071	7,641	146,221	1913.6%	601,445		2	0.11795
2072	5,434	97,928	1802.2%	432,775		2	0.11341
2073	3,869	65,400	1690.5%	306,727		1	0.10905
2074	2,550	43,475	1704.7%	213,993		1	0.10485
2075	1,691	28,946	1711.6%	146,994		0	0.10082
2076	1,151	19,407	1685.7%	99,547		0	0.09694
PV Past	1,310,490,060	356,534,522	27.2%				
PV Future	1,094,087,772	1,787,730,828	163.4%				
PV Total	2,404,577,833	2,144,265,350	89.2%				

Attachment 3a: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
All BPs With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2003	105,707	0	0.0%	0		392	1.69805
2004	606,603	0	0.0%	0		388	1.63274
2005	590,328	0	0.0%	0		383	1.56994
2006	586,819	0	0.0%	0		381	1.50956
2007	577,095	0	0.0%	0		374	1.45150
2008	572,072	0	0.0%	0		374	1.39567
2009	569,182	410,997	72.2%	4,399		371	1.34199
2010	563,410	0	0.0%	45,250		367	1.29038
2011	557,817	875	0.2%	49,898		364	1.24075
2012	550,511	233,234	42.4%	52,292		358	1.19303
2013	544,010	66,638	12.2%	122,847		355	1.14714
2014	628,720	163,085	25.9%	120,326		355	1.10302
2015	688,331	167,224	24.3%	202,881		348	1.06060
2016	750,852	43,369	5.8%	227,865	7,186,921	345	1.01980
2017	714,200	436,824	61.2%	185,696		338	0.98058
2018	692,934	455,744	65.8%	230,737		330	0.94287
2019	675,355	486,983	72.1%	301,744		322	0.90660
2020	655,514	540,454	82.4%	357,441		312	0.87173
2021	633,068	589,343	93.1%	398,715		302	0.83820
2022	611,411	632,884	103.5%	468,657		292	0.80597
2023	588,136	667,669	113.5%	532,521		282	0.77497
2024	563,806	701,008	124.3%	589,605		270	0.74516
2025	539,047	758,891	140.8%	645,569		259	0.71650
2026	514,003	809,156	157.4%	702,279		248	0.68894
2027	488,768	863,671	176.7%	759,628		236	0.66245
2028	463,486	927,401	200.1%	819,890		225	0.63697
2029	438,129	991,122	226.2%	883,258		213	0.61247
2030	412,700	1,076,189	260.8%	951,694		201	0.58891
2031	387,257	1,148,334	296.5%	1,024,996		189	0.56626
2032	361,921	1,209,034	334.1%	1,098,017		177	0.54448
2033	336,921	1,271,757	377.5%	1,168,277		165	0.52354
2034	312,255	1,330,439	426.1%	1,234,107		153	0.50340
2035	287,978	1,393,047	483.7%	1,305,408		141	0.48404
2036	264,186	1,435,879	543.5%	1,387,202		130	0.46543
2037	241,052	1,453,745	603.1%	1,465,271		119	0.44752
2038	218,846	1,485,657	678.9%	1,533,687		108	0.43031
2039	197,554	1,499,454	759.0%	1,593,956		97	0.41376
2040	177,206	1,482,532	836.6%	1,642,336		87	0.39785
2041	157,927	1,446,538	916.0%	1,674,659		78	0.38255
2042	139,913	1,391,023	994.2%	1,688,206		69	0.36783
2043	123,292	1,347,188	1092.7%	1,684,563		61	0.35368
2044	107,994	1,296,830	1200.8%	1,667,820		53	0.34008
2045	93,955	1,230,286	1309.4%	1,637,864		46	0.32700
2046	81,162	1,153,304	1421.0%	1,593,856		40	0.31442
2047	69,639	1,061,445	1524.2%	1,536,610		34	0.30233
2048	59,367	956,497	1611.2%	1,465,518		29	0.29070
2049	50,259	836,465	1664.3%	1,378,145		25	0.27952
2050	42,229	749,226	1774.2%	1,277,836		21	0.26877
2051	35,199	670,756	1905.6%	1,172,413		17	0.25843
2052	29,098	596,214	2049.0%	1,066,362		14	0.24849
2053	23,859	520,176	2180.2%	961,999		12	0.23894
2054	19,421	447,570	2304.5%	860,923		10	0.22975
2055	15,701	375,731	2393.1%	762,837		8	0.22091
2056	12,604	313,067	2483.8%	668,472		6	0.21241
2057	10,042	260,279	2591.8%	579,209		5	0.20424
2058	7,934	214,717	2706.3%	496,235		4	0.19639
2059	6,214	171,136	2753.9%	419,104		3	0.18884
2060	4,823	140,633	2916.0%	348,920		2	0.18157
2061	3,709	115,453	3112.8%	287,171		2	0.17459
2062	2,811	92,093	3276.0%	233,519		1	0.16787
2063	2,110	72,013	3413.1%	188,036		1	0.16142
2064	1,578	54,790	3473.1%	150,315		1	0.15521
2065	1,177	40,289	3423.3%	119,550		1	0.14924
2066	876	29,233	3338.7%	94,248		0	0.14350
2067	634	20,546	3238.4%	73,204		0	0.13798
2068	450	13,791	3064.8%	55,629		0	0.13267
2069	315	9,101	2889.9%	40,953		0	0.12757
2070	215	5,945	2765.6%	28,930		0	0.12266
2071	142	3,873	2722.0%	19,443		0	0.11795
2072	91	2,529	2772.6%	12,347		0	0.11341
2073	56	1,647	2920.0%	7,334		0	0.10905
2074	32	1,036	3243.0%	4,116		0	0.10485
2075	17	640	3741.3%	2,222		0	0.10082
2076	9	388	4199.6%	1,209		0	0.09694
PV Past	10,271,659	1,308,809	12.7%				
PV Future	8,026,742	18,512,797	230.6%				
PV Total	18,298,401	19,821,606	108.3%				

Attachment 3b: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2003	46,842	0	0.0%	0		153	1.69805
2004	267,422	0	0.0%	0		146	1.63274
2005	260,215	0	0.0%	0		145	1.56994
2006	259,163	0	0.0%	0		143	1.50956
2007	257,203	0	0.0%	0		143	1.45150
2008	257,203	0	0.0%	0		143	1.39567
2009	254,314	410,997	161.6%	4,399		140	1.34199
2010	249,385	0	0.0%	45,250		138	1.29038
2011	246,969	875	0.4%	49,898		137	1.24075
2012	245,538	0	0.0%	41,491		134	1.19303
2013	242,383	0	0.0%	48,029		134	1.14714
2014	288,666	201	0.1%	54,459		134	1.10302
2015	316,941	314	0.1%	56,274		133	1.06060
2016	350,459	3,607	1.0%	58,248	3,428,054	132	1.01980
2017	338,911	172,326	50.8%	58,162		130	0.98058
2018	332,303	183,714	55.3%	80,306		127	0.94287
2019	325,011	199,684	61.4%	104,135		125	0.90660
2020	317,194	226,624	71.4%	130,464		122	0.87173
2021	308,758	251,040	81.3%	158,890		118	0.83820
2022	299,651	273,757	91.4%	188,272		115	0.80597
2023	289,797	291,625	100.6%	217,169		111	0.77497
2024	279,413	308,716	110.5%	244,666		108	0.74516
2025	268,763	337,815	125.7%	272,634		104	0.71650
2026	257,879	363,125	140.8%	301,531		100	0.68894
2027	246,788	390,794	158.4%	331,124		96	0.66245
2028	235,526	423,572	179.8%	362,217		92	0.63697
2029	224,089	456,704	203.8%	394,996		88	0.61247
2030	212,481	498,331	234.5%	430,067		83	0.58891
2031	200,733	534,929	266.5%	467,056		79	0.56626
2032	188,913	566,884	300.1%	504,163		75	0.54448
2033	177,131	601,613	339.6%	540,306		70	0.52354
2034	165,400	635,498	384.2%	575,244		66	0.50340
2035	153,752	669,871	435.7%	613,110		62	0.48404
2036	142,239	697,665	490.5%	656,493		57	0.46543
2037	130,945	718,350	548.6%	699,681		53	0.44752
2038	119,998	744,754	620.6%	740,122		49	0.43031
2039	109,412	763,648	698.0%	778,391		45	0.41376
2040	99,202	766,019	772.2%	812,374		41	0.39785
2041	89,431	761,469	851.5%	840,052		37	0.38255
2042	80,184	750,760	936.3%	860,311		33	0.36783
2043	71,525	747,521	1045.1%	873,844		30	0.35368
2044	63,438	739,414	1165.6%	882,327		27	0.34008
2045	55,910	719,237	1286.4%	884,785		24	0.32700
2046	48,953	689,979	1409.5%	880,125		21	0.31442
2047	42,587	648,585	1522.9%	867,808		18	0.30233
2048	36,819	598,013	1624.2%	846,731		16	0.29070
2049	31,616	533,497	1687.4%	814,426		14	0.27952
2050	26,952	487,167	1807.6%	772,431		12	0.26877
2051	22,793	446,020	1956.8%	725,215		10	0.25843
2052	19,117	402,738	2106.7%	675,049		8	0.24849
2053	15,899	357,707	2249.8%	622,863		7	0.23894
2054	13,120	311,395	2373.5%	569,466		6	0.22975
2055	10,747	264,708	2463.1%	515,000		5	0.22091
2056	8,735	221,965	2541.0%	459,829		4	0.21241
2057	7,041	185,020	2627.6%	405,161		3	0.20424
2058	5,620	153,197	2725.8%	352,035		2	0.19639
2059	4,438	121,895	2746.3%	300,779		2	0.18884
2060	3,467	100,034	2885.7%	252,688		1	0.18157
2061	2,677	81,978	3062.5%	209,183		1	0.17459
2062	2,042	65,708	3217.1%	170,680		1	0.16787
2063	1,542	52,304	3392.5%	137,545		1	0.16142
2064	1,156	40,747	3526.0%	110,044		0	0.15521
2065	862	30,314	3515.0%	87,574		0	0.14924
2066	641	22,228	3468.6%	69,281		0	0.14350
2067	472	15,821	3354.8%	54,304		0	0.13798
2068	342	10,720	3137.7%	41,851		0	0.13267
2069	243	7,167	2949.1%	31,429		0	0.12757
2070	168	4,743	2819.2%	22,668		0	0.12266
2071	113	3,116	2766.5%	15,576		0	0.11795
2072	73	2,040	2810.6%	10,084		0	0.11341
2073	45	1,334	2985.3%	6,070		0	0.10905
2074	26	849	3295.2%	3,423		0	0.10485
2075	14	532	3778.4%	1,843		0	0.10082
2076	8	329	4342.2%	996		0	0.09694
PV Past	4,600,661	556,875	12.1%				
PV Future	4,035,413	9,186,377	227.6%				
PV Total	8,636,074	9,743,252	112.8%				

Attachment 3c: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2003	58,865	0	0.0%	0		239	1.69805
2004	339,181	0	0.0%	0		242	1.63274
2005	330,113	0	0.0%	0		238	1.56994
2006	327,655	0	0.0%	0		238	1.50956
2007	319,891	0	0.0%	0		231	1.45150
2008	314,869	0	0.0%	0		231	1.39567
2009	314,869	0	0.0%	0		231	1.34199
2010	314,024	0	0.0%	0		229	1.29038
2011	310,848	0	0.0%	0		227	1.24075
2012	304,973	233,234	76.5%	10,801		224	1.19303
2013	301,627	66,638	22.1%	74,817		221	1.14714
2014	340,054	162,884	47.9%	65,867		221	1.10302
2015	371,391	166,910	44.9%	146,607		215	1.06060
2016	400,394	39,762	9.9%	169,617	3,758,867	213	1.01980
2017	375,289	264,498	70.5%	127,534		208	0.98058
2018	360,631	272,030	75.4%	150,431		203	0.94287
2019	350,344	287,298	82.0%	197,610		197	0.90660
2020	338,320	313,830	92.8%	226,977		190	0.87173
2021	324,310	338,303	104.3%	239,825		184	0.83820
2022	311,759	359,127	115.2%	280,385		177	0.80597
2023	298,339	376,044	126.0%	315,352		170	0.77497
2024	284,393	392,292	137.9%	344,939		163	0.74516
2025	270,284	421,076	155.8%	372,935		155	0.71650
2026	256,124	446,031	174.1%	400,749		148	0.68894
2027	241,980	472,877	195.4%	428,503		140	0.66245
2028	227,960	503,829	221.0%	457,673		133	0.63697
2029	214,040	534,418	249.7%	488,263		125	0.61247
2030	200,219	577,858	288.6%	521,627		117	0.58891
2031	186,524	613,405	328.9%	557,940		110	0.56626
2032	173,008	642,150	371.2%	593,855		102	0.54448
2033	159,790	670,144	419.4%	627,971		94	0.52354
2034	146,855	694,940	473.2%	658,863		87	0.50340
2035	134,225	723,176	538.8%	692,298		80	0.48404
2036	121,947	738,214	605.4%	730,710		72	0.46543
2037	110,107	735,396	667.9%	765,589		65	0.44752
2038	98,848	740,903	749.5%	793,565		59	0.43031
2039	88,141	735,807	834.8%	815,565		52	0.41376
2040	78,004	716,512	918.6%	829,962		46	0.39785
2041	68,496	685,069	1000.2%	834,607		41	0.38255
2042	59,729	640,263	1072.0%	827,894		36	0.36783
2043	51,767	599,667	1158.4%	810,719		31	0.35368
2044	44,557	557,417	1251.0%	785,493		27	0.34008
2045	38,045	511,049	1343.3%	753,080		23	0.32700
2046	32,209	463,325	1438.5%	713,732		19	0.31442
2047	27,052	412,861	1526.2%	668,802		16	0.30233
2048	22,548	358,484	1589.8%	618,787		14	0.29070
2049	18,642	302,968	1625.2%	563,719		11	0.27952
2050	15,277	262,059	1715.3%	505,405		9	0.26877
2051	12,406	224,736	1811.6%	447,197		7	0.25843
2052	9,981	193,475	1938.5%	391,313		6	0.24849
2053	7,960	162,469	2041.2%	339,136		5	0.23894
2054	6,301	136,175	2161.1%	291,457		4	0.22975
2055	4,954	111,023	2241.3%	247,837		3	0.22091
2056	3,869	91,102	2354.6%	208,642		2	0.21241
2057	3,001	75,259	2507.8%	174,048		2	0.20424
2058	2,313	61,520	2659.2%	144,200		1	0.19639
2059	1,776	49,242	2772.8%	118,325		1	0.18884
2060	1,356	40,599	2993.2%	96,232		1	0.18157
2061	1,032	33,475	3243.2%	77,989		1	0.17459
2062	769	26,384	3432.5%	62,839		0	0.16787
2063	568	19,709	3468.8%	50,491		0	0.16142
2064	422	14,043	3328.2%	40,272		0	0.15521
2065	315	9,976	3171.7%	31,976		0	0.14924
2066	235	7,005	2984.1%	24,967		0	0.14350
2067	163	4,724	2901.2%	18,900		0	0.13798
2068	108	3,070	2835.1%	13,777		0	0.13267
2069	72	1,934	2689.9%	9,525		0	0.12757
2070	47	1,201	2572.4%	6,262		0	0.12266
2071	30	757	2552.9%	3,866		0	0.11795
2072	19	488	2624.4%	2,263		0	0.11341
2073	12	313	2671.3%	1,264		0	0.10905
2074	6	188	3026.2%	693		0	0.10485
2075	3	108	3568.4%	379		0	0.10082
2076	2	59	3552.0%	213		0	0.09694
PV Past	5,670,998	751,934	13.3%				
PV Future	3,991,329	9,326,420	233.7%				
PV Total	9,662,327	10,078,354	104.3%				

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

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2003	105,707	0	0.0%	0		392	1.69805
2004	606,603	0	0.0%	0		388	1.63274
2005	590,328	0	0.0%	0		383	1.56994
2006	586,819	0	0.0%	0		381	1.50956
2007	577,095	0	0.0%	0		374	1.45150
2008	572,072	0	0.0%	0		374	1.39567
2009	569,182	410,997	72.2%	4,399		371	1.34199
2010	563,410	0	0.0%	45,250		367	1.29038
2011	557,817	875	0.2%	49,898		364	1.24075
2012	550,511	233,234	42.4%	52,292		358	1.19303
2013	544,010	66,638	12.2%	122,847		355	1.14714
2014	628,720	163,085	25.9%	120,326		355	1.10302
2015	688,331	167,224	24.3%	202,881		348	1.06060
2016	750,852	43,369	5.8%	227,865	7,186,921	345	1.01980
2017	714,200	436,824	61.2%	185,696		338	0.98058
2018	728,580	457,702	62.8%	231,497		330	0.94287
2019	1,098,958	510,045	46.4%	314,087		322	0.90660
2020	1,067,954	564,035	52.8%	372,406		312	0.87173
2021	1,033,247	613,426	59.4%	415,945		302	0.83820
2022	998,278	657,291	65.8%	487,783		292	0.80597
2023	960,631	692,189	72.1%	553,170		282	0.77497
2024	921,226	725,604	78.8%	611,421		270	0.74516
2025	881,091	784,213	89.0%	668,374		259	0.71650
2026	840,458	834,910	99.3%	725,950		248	0.68894
2027	799,484	889,905	111.3%	784,058		236	0.66245
2028	758,400	954,360	125.8%	845,062		225	0.63697
2029	717,165	1,018,677	142.0%	909,153		213	0.61247
2030	675,785	1,104,699	163.5%	978,327		201	0.58891
2031	634,357	1,177,428	185.6%	1,052,365		189	0.56626
2032	593,081	1,238,346	208.8%	1,126,008		177	0.54448
2033	552,332	1,301,335	235.6%	1,196,745		165	0.52354
2034	512,108	1,360,133	265.6%	1,262,875		153	0.50340
2035	472,499	1,422,548	301.1%	1,334,285		141	0.48404
2036	433,665	1,464,413	337.7%	1,415,966		130	0.46543
2037	395,890	1,480,742	374.0%	1,493,640		119	0.44752
2038	359,610	1,511,430	420.3%	1,561,427		108	0.43031
2039	324,808	1,523,794	469.1%	1,620,886		97	0.41376
2040	291,534	1,505,072	516.3%	1,668,249		87	0.39785
2041	259,990	1,467,154	564.3%	1,699,344		78	0.38255
2042	230,496	1,409,619	611.6%	1,711,477		69	0.36783
2043	203,261	1,364,026	671.1%	1,706,298		61	0.35368
2044	178,175	1,311,987	736.3%	1,687,964		53	0.34008
2045	155,135	1,243,745	801.7%	1,656,377		46	0.32700
2046	134,123	1,165,117	868.7%	1,610,713		40	0.31442
2047	115,181	1,071,626	930.4%	1,551,815		34	0.30233
2048	98,278	965,114	982.0%	1,479,086		29	0.29070
2049	83,276	843,551	1013.0%	1,390,083		25	0.27952
2050	70,037	755,192	1078.3%	1,288,203		21	0.26877
2051	58,433	675,784	1156.5%	1,181,329		17	0.25843
2052	48,351	600,420	1241.8%	1,073,970		14	0.24849
2053	39,684	523,627	1319.5%	968,443		12	0.23894
2054	32,333	450,366	1392.9%	866,342		10	0.22975
2055	26,163	377,943	1444.6%	767,352		8	0.22091
2056	21,022	314,802	1497.5%	672,195		6	0.21241
2057	16,763	261,635	1560.8%	582,247		5	0.20424
2058	13,253	215,770	1628.1%	498,688		4	0.19639
2059	10,387	171,927	1655.3%	421,057		3	0.18884
2060	8,065	141,244	1751.4%	350,452		2	0.18157
2061	6,204	115,925	1868.6%	288,359		2	0.17459
2062	4,704	92,448	1965.1%	234,428		1	0.16787
2063	3,532	72,276	2046.1%	188,724		1	0.16142
2064	2,642	54,981	2081.3%	150,833		1	0.15521
2065	1,971	40,423	2051.1%	119,939		1	0.14924
2066	1,466	29,326	2000.3%	94,537		0	0.14350
2067	1,064	20,608	1937.7%	73,417		0	0.13798
2068	756	13,831	1830.6%	55,783		0	0.13267
2069	529	9,127	1723.8%	41,062		0	0.12757
2070	362	5,961	1647.6%	29,003		0	0.12266
2071	240	3,883	1620.0%	19,490		0	0.11795
2072	154	2,535	1649.2%	12,376		0	0.11341
2073	95	1,651	1737.4%	7,350		0	0.10905
2074	54	1,039	1926.7%	4,125		0	0.10485
2075	29	642	2218.6%	2,226		0	0.10082
2076	16	389	2491.1%	1,211		0	0.09694
PV Past	10,271,659	1,308,809	12.7%				
PV Future	12,300,947	18,918,839	153.8%				
PV Total	22,572,606	20,227,648	89.6%				

Attachment 4b: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	0.04000 Discount Factor
2003	46,842	0	0.0%	0		153	1.69805
2004	267,422	0	0.0%	0		146	1.63274
2005	260,215	0	0.0%	0		145	1.56994
2006	259,163	0	0.0%	0		143	1.50956
2007	257,203	0	0.0%	0		143	1.45150
2008	257,203	0	0.0%	0		143	1.39567
2009	254,314	410,997	161.6%	4,399		140	1.34199
2010	249,385	0	0.0%	45,250		138	1.29038
2011	246,969	875	0.4%	49,898		137	1.24075
2012	245,538	0	0.0%	41,491		134	1.19303
2013	242,383	0	0.0%	48,029		134	1.14714
2014	288,666	201	0.1%	54,459		134	1.10302
2015	316,941	314	0.1%	56,274		133	1.06060
2016	350,459	3,607	1.0%	58,248	3,428,054	132	1.01980
2017	338,911	172,326	50.8%	58,162		130	0.98058
2018	351,850	184,635	52.5%	80,646		127	0.94287
2019	558,014	210,778	37.8%	109,586		125	0.90660
2020	544,866	238,299	43.7%	137,142		122	0.87173
2021	530,566	263,224	49.6%	166,734		118	0.83820
2022	515,051	286,367	55.6%	197,195		115	0.80597
2023	498,206	304,483	61.1%	227,049		111	0.77497
2024	480,417	321,781	67.0%	255,367		108	0.74516
2025	462,152	351,486	76.1%	284,094		104	0.71650
2026	443,466	377,204	85.1%	313,703		100	0.68894
2027	424,416	405,284	95.5%	343,950		96	0.66245
2028	405,062	438,623	108.3%	375,672		92	0.63697
2029	385,403	472,236	122.5%	409,052		88	0.61247
2030	365,446	514,509	140.8%	444,714		83	0.58891
2031	345,244	551,548	159.8%	482,270		79	0.56626
2032	324,919	583,715	179.6%	519,867		75	0.54448
2033	304,657	618,710	203.1%	556,405		70	0.52354
2034	284,483	652,774	229.5%	591,636		66	0.50340
2035	264,450	687,105	259.8%	629,677		62	0.48404
2036	244,647	714,460	292.0%	673,104		57	0.46543
2037	225,224	734,424	326.1%	716,180		53	0.44752
2038	206,396	760,251	368.3%	756,377		49	0.43031
2039	188,189	778,442	413.6%	794,299		45	0.41376
2040	170,628	779,859	457.1%	827,811		41	0.39785
2041	153,821	774,294	503.4%	854,894		37	0.38255
2042	137,916	762,526	552.9%	874,449		33	0.36783
2043	123,022	758,386	616.5%	887,204		30	0.35368
2044	109,113	749,387	686.8%	894,871		27	0.34008
2045	96,165	728,263	757.3%	896,477		24	0.32700
2046	84,199	698,041	829.0%	890,934		21	0.31442
2047	73,250	655,645	895.1%	877,713		18	0.30233
2048	63,328	604,098	953.9%	855,717		16	0.29070
2049	54,380	538,582	990.4%	822,465		14	0.27952
2050	46,357	491,518	1060.3%	779,535		12	0.26877
2051	39,204	449,757	1147.2%	731,438		10	0.25843
2052	32,881	405,908	1234.5%	680,459		8	0.24849
2053	27,347	360,346	1317.7%	627,532		7	0.23894
2054	22,566	313,555	1389.5%	573,464		6	0.22975
2055	18,485	266,438	1441.4%	518,390		5	0.22091
2056	15,025	223,333	1486.4%	462,672		4	0.21241
2057	12,111	186,094	1536.5%	407,516		3	0.20424
2058	9,667	154,036	1593.4%	353,961		2	0.19639
2059	7,634	122,527	1605.0%	302,330		2	0.18884
2060	5,962	100,524	1686.0%	253,916		1	0.18157
2061	4,604	82,356	1788.8%	210,142		1	0.17459
2062	3,513	65,995	1878.6%	171,417		1	0.16787
2063	2,652	52,519	1980.5%	138,106		1	0.16142
2064	1,988	40,906	2057.9%	110,467		0	0.15521
2065	1,483	30,426	2051.2%	87,892		0	0.14924
2066	1,102	22,306	2023.7%	69,519		0	0.14350
2067	811	15,874	1957.0%	54,481		0	0.13798
2068	588	10,755	1830.0%	41,980		0	0.13267
2069	418	7,189	1719.8%	31,520		0	0.12757
2070	289	4,757	1643.9%	22,731		0	0.12266
2071	194	3,125	1612.9%	15,618		0	0.11795
2072	125	2,046	1638.4%	10,109		0	0.11341
2073	77	1,337	1740.1%	6,085		0	0.10905
2074	44	851	1920.5%	3,431		0	0.10485
2075	24	534	2201.8%	1,847		0	0.10082
2076	13	329	2530.1%	998		0	0.09694
PV Past	4,600,661	556,875	12.1%				
PV Future	6,491,657	9,415,965	145.0%				
PV Total	11,092,319	9,972,840	89.9%				

Attachment 4c: Choice I Policy Forms
Virginia State Rate Stability Only Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
2003	58,865	0	0.0%	0		239	1.69805
2004	339,181	0	0.0%	0		242	1.63274
2005	330,113	0	0.0%	0		238	1.56994
2006	327,655	0	0.0%	0		238	1.50956
2007	319,891	0	0.0%	0		231	1.45150
2008	314,869	0	0.0%	0		231	1.39567
2009	314,869	0	0.0%	0		231	1.34199
2010	314,024	0	0.0%	0		229	1.29038
2011	310,848	0	0.0%	0		227	1.24075
2012	304,973	233,234	76.5%	10,801		224	1.19303
2013	301,627	66,638	22.1%	74,817		221	1.14714
2014	340,054	162,884	47.9%	65,867		221	1.10302
2015	371,391	166,910	44.9%	146,607		215	1.06060
2016	400,394	39,762	9.9%	169,617	3,758,867	213	1.01980
2017	375,289	264,498	70.5%	127,534		208	0.98058
2018	376,729	273,068	72.5%	150,851		203	0.94287
2019	540,945	299,267	55.3%	204,501		197	0.90660
2020	523,088	325,736	62.3%	235,264		190	0.87173
2021	502,681	350,202	69.7%	249,211		184	0.83820
2022	483,227	370,924	76.8%	290,588		177	0.80597
2023	462,425	387,707	83.8%	326,121		170	0.77497
2024	440,809	403,823	91.6%	356,054		163	0.74516
2025	418,940	432,727	103.3%	384,281		155	0.71650
2026	396,992	457,706	115.3%	412,247		148	0.68894
2027	375,069	484,621	129.2%	440,107		140	0.66245
2028	353,338	515,737	146.0%	469,390		133	0.63697
2029	331,761	546,441	164.7%	500,101		125	0.61247
2030	310,339	590,190	190.2%	533,613		117	0.58891
2031	289,113	625,880	216.5%	570,095		110	0.56626
2032	268,162	654,631	244.1%	606,141		102	0.54448
2033	247,675	682,625	275.6%	640,339		94	0.52354
2034	227,625	707,358	310.8%	671,239		87	0.50340
2035	208,049	735,443	353.5%	704,608		80	0.48404
2036	189,018	749,953	396.8%	742,862		72	0.46543
2037	170,666	746,318	437.3%	777,460		65	0.44752
2038	153,214	751,179	490.3%	805,050		59	0.43031
2039	136,619	745,352	545.6%	826,587		52	0.41376
2040	120,907	725,213	599.8%	840,437		46	0.39785
2041	106,169	692,860	652.6%	844,450		41	0.38255
2042	92,580	647,093	699.0%	837,028		36	0.36783
2043	80,239	605,640	754.8%	819,094		31	0.35368
2044	69,063	562,600	814.6%	793,093		27	0.34008
2045	58,970	515,482	874.1%	759,900		23	0.32700
2046	49,924	467,076	935.6%	719,779		19	0.31442
2047	41,930	415,981	992.1%	674,102		16	0.30233
2048	34,950	361,016	1032.9%	623,369		14	0.29070
2049	28,896	304,969	1055.4%	567,618		11	0.27952
2050	23,680	263,673	1113.5%	508,669		9	0.26877
2051	19,229	226,028	1175.5%	449,892		7	0.25843
2052	15,470	194,512	1257.3%	393,511		6	0.24849
2053	12,337	163,281	1323.5%	340,911		5	0.23894
2054	9,767	136,810	1400.7%	292,878		4	0.22975
2055	7,678	111,505	1452.2%	248,962		3	0.22091
2056	5,997	91,469	1525.2%	209,523		2	0.21241
2057	4,651	75,541	1624.0%	174,731		2	0.20424
2058	3,586	61,734	1721.6%	144,727		1	0.19639
2059	2,753	49,401	1794.7%	118,727		1	0.18884
2060	2,102	40,721	1936.9%	96,536		1	0.18157
2061	1,600	33,568	2098.2%	78,217		1	0.17459
2062	1,191	26,453	2220.3%	63,010		0	0.16787
2063	881	19,757	2243.5%	50,618		0	0.16142
2064	654	14,076	2152.3%	40,366		0	0.15521
2065	488	9,998	2050.8%	32,046		0	0.14924
2066	364	7,020	1929.3%	25,018		0	0.14350
2067	252	4,734	1875.6%	18,937		0	0.13798
2068	168	3,076	1832.7%	13,803		0	0.13267
2069	111	1,938	1738.6%	9,542		0	0.12757
2070	72	1,203	1662.6%	6,272		0	0.12266
2071	46	758	1649.8%	3,873		0	0.11795
2072	29	489	1695.9%	2,267		0	0.11341
2073	18	314	1726.1%	1,266		0	0.10905
2074	10	188	1955.2%	694		0	0.10485
2075	5	108	2305.4%	379		0	0.10082
2076	3	59	2294.7%	213		0	0.09694
PV Past	5,670,998	751,934	13.3%				
PV Future	5,809,289	9,502,875	163.6%				
PV Total	11,480,288	10,254,809	89.3%				

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

Year	Actual	Expected	A to E
2001-2005	180,517	118,592	152%
2006	88,959	63,756	140%
2007	111,932	77,627	144%
2008	152,058	92,878	164%
2009	194,919	107,926	181%
2010	235,850	124,300	190%
2011	240,966	144,249	167%
2012	294,173	167,627	175%
2013	346,687	192,173	180%
2014	397,036	220,098	180%
2015	444,592	251,931	176%
2016	566,784	289,649	196%

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

Year	Actual	Expected	A to E
2001	974	1,644	59%
2002	7,017	10,295	68%
2003	11,142	17,664	63%
2004	9,268	16,514	56%
2005	6,409	12,912	50%
2006	5,225	10,983	48%
2007	4,010	8,947	45%
2008	4,360	6,905	63%
2009	4,764	5,941	80%
2010	3,172	5,544	57%
2011	2,527	5,293	48%
2012	2,012	5,140	39%
2013	1,804	5,043	36%
2014	1,482	4,951	30%
2015	1,373	4,861	28%
2016	1,233	4,773	26%

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

Year	Actual	Expected	A to E
2001	33	77	43%
2002	264	516	51%
2003	612	1,096	56%
2004	855	1,562	55%
2005	1,088	1,975	55%
2006	1,196	2,382	50%
2007	1,430	2,772	52%
2008	1,652	3,164	52%
2009	1,929	3,561	54%
2010	2,070	3,926	53%
2011	2,289	4,249	54%
2012	2,516	4,558	55%
2013	2,781	4,867	57%
2014	2,941	5,186	57%
2015	3,004	5,523	54%
2016	2,911	5,876	50%

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

Actual to Model Lapse
Active Lives

Pol Dur	Actual	Model	A/E
1	25,381	25,477	1.00
2	12,002	12,111	0.99
3	7,823	7,986	0.98
4	5,754	5,725	1.00
5	4,568	4,548	1.00
6	4,000	3,929	1.02
7	3,633	3,538	1.03
8	2,925	2,981	0.98
9	2,138	2,356	0.91
10	1,717	1,954	0.88
11	1,286	1,698	0.76
12	1,106	1,399	0.79
13	690	1,020	0.68
14	293	454	0.65
15	21	33	0.64
Total	73,337	75,209	0.98

Actual to Model Mortality
Active Lives

Pol Dur	Actual	Model	A/E
1	594	512	1.16
2	828	814	1.02
3	945	976	0.97
4	1,089	1,084	1.00
5	1,139	1,177	0.97
6	1,228	1,271	0.97
7	1,347	1,363	0.99
8	1,475	1,450	1.02
9	1,535	1,533	1.00
10	1,592	1,608	0.99
11	1,650	1,673	0.99
12	1,602	1,657	0.97
13	1,238	1,375	0.90
14	543	676	0.80
15	34	48	0.71
Total	16,839	17,217	0.98

Actual to Model Incidence
Active Lives

Pol Dur	Actual	Expected	A/E
1	453	446	1.01
2	730	695	1.05
3	894	899	0.99
4	1,098	1,088	1.01
5	1,265	1,285	0.98
6	1,440	1,494	0.96
7	1,720	1,713	1.00
8	1,977	1,947	1.02
9	2,202	2,196	1.00
10	2,450	2,446	1.00
11	2,720	2,674	1.02
12	2,822	2,823	1.00
13	2,392	2,492	0.96
14	1,396	1,356	1.03
15	186	201	0.92
Total	23,745	23,756	1.00

Actual to Model Claim Termination Rates
Disabled Lives

Clm Dur	Actual	Expected	A/E
1	11,445	10,976	1.04
2	2,682	2,849	0.94
3	1,513	1,712	0.88
4	886	1,033	0.86
5	530	599	0.88
6	308	333	0.93
7	146	186	0.79
8	99	114	0.87
9	58	71	0.82
10+	76	95	0.80
Total	17,743	17,968	0.99

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

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	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 (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	60%	44%	11/2/2012	1/16/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/22/2017				60%	44%	$15.0	$21.6	$36.6	5.1%	13,768
Alaska	Filing Not Required. Implementing 60% (lifetime) and 44% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						252.9%	164.4%	11/7/2017				60%	44%	$0.5	$0.7	$1.3	0.2%	521
Arizona	60%	44%	12/7/2012	2/4/2013	25%	25%	54%	27%	10/10/2014	12/4/2014	29%	29%	59%	43%	12/31/2015	4/28/2017	35%	21%							118%	95%	$4.6	$4.8	$9.3	1.3%	3,709
Arkansas	60%	44%	12/13/2012	4/7/2014	10%	10%	83%	52%	9/30/2014	1/29/2015	25%	15%	86%	82%	12/21/2015	8/16/2016	25%	25%	72%	55%	8/9/2017	8/30/2017	25%	25%	115%	98%	$1.5	$1.7	$3.3	0.5%	1,660
California (Loss Ratio Non-Partnership)	60%	44%	4/12/2013	10/27/2015	20%	20%							100%	100%	12/23/2016										20%	20%	$3.8	$3.5	$7.3	1.0%	3,120
California (Rate Stability Non-Partnership)	53.3%	53.3%	12/19/2013	10/30/2015	37%	37%							100%	100%	11/21/2016										37%	37%	$20.3	$18.5	$38.7	5.4%	14,723
California (Loss Ratio Partnership)													40%	40%	1/13/2017										0%	0%	$1.6	$3.1	$4.7	0.7%	2,549
California (Rate Stability Partnership)	40%	40%	2/20/2014	11/9/2015	26%	26%																			26%	26%	$25.0	$35.3	$60.31	8.4%	27,676
California Reprice (Rate Stability Partnership)[3]	34.5%	34.5%	2/20/2014	11/9/2015	12.1%	12.1%																			12%	12%	$4.9	$13.9	$18.8	2.6%	6,692
California Unbundled (Rate Stability Partnership)[3]	39.8%	39.8%	2/20/2014	11/9/2015	29.8%	29.8%																			30%	30%	$3.2	$12.8	$16.0	2.2%	5,464
California Reprice (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016																						0%	0%	$2.2	$3.7	$5.9	0.8%	2,275
California CADE (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016																						0%	0%	$4.7	$18.2	$22.9	3.2%	9,103
California Unbundled (Rate Stability Non-Partnership)[3]	55.3%	55.3%	1/14/2016																						0%	0%	$1.6	$2.9	$4.6	0.6%	1,795
California CADE (Rate Stability Partnership)[3]	40%	40%	12/22/2015	11/16/2017	40.0%	40.0%																			40%	40%	$5.2	$38.4	$43.6	6.1%	15,368
Colorado	60%	44%	11/21/2012	10/25/2013	20%	15%	20%	15%	11/13/2014	1/15/2015	20%	15%	78%	74%	8/31/2016				91%	69%	8/1/2017				44%	32%	$3.4	$6.2	$9.6	1.3%	4,348
Connecticut	60%	44%	10/11/2012	1/25/2013	40%	40%	35%	12.0%	9/19/2014	1/5/2015	19%	12%	54%	47%	12/30/2015	3/9/2016	17%	17%	72%	55%	10/10/2017	11/28/2017	18%	18%	130%	116%	$3.3	$11.3	$14.6	2.0%	4,699
Delaware	60%	44%	9/17/2012	3/14/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						77.3%	58.1%	11/3/2017				60%	44%	$0.6	$1.1	$1.7	0.2%	686
Florida	25%	25%	12/8/2011	5/29/2012	25%	25%	48.4%	48.4%	12/22/2014	4/16/2015	17.5%[6]	17.5%[6]							178.5%	178.5%	7/17/2017				47%	47%	$12.2	$13.3	$25.5	3.5%	10,182
Georgia	60%	44%	11/7/2012	9/6/2013	18%	18%	68%	40%	9/11/2014	3/13/2015	15%	15%	89%	70%	11/13/2015	5/16/2016	12%	12%	81%	55%	8/7/2017	9/21/2017	15%	15%	75%	75%	$7.2	$7.8	$15.0	2.1%	6,882
Hawaii	60%	44%	10/18/2012	Disapproved			100%	67%	10/1/2014	8/14/2017	68.5%	68.5%													68.5%	68.5%	$0.5	$1.8	$2.3	0.3%	1,399
Idaho	60%	44%	11/9/2012	10/25/2013	30%	20%	53%	38%	10/7/2014	1/30/2015	15%	15%	71%	67%	12/7/2015	5/9/2016	15%	15%	72%	55%	8/28/2017				72%	59%	$0.9	$1.4	$2.3	0.3%	991
Illinois - Loss Ratio	60%	44%	9/19/2012	1/31/2014	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												60%	44%	$5.7	$10.2	$15.9	2.2%	7,097
Illinois - Rate Stability																									0%	0%	$2.4	$3.5	$5.9	0.8%	3,596
Indiana	60%	44%	12/27/2012	7/16/2014	9%	6%	92%	65%	11/4/2014				135%	117%	1/26/2016	6/30/2016	18%	18%							29%	25%	$0.6	$0.7	$1.3	0.2%	736
Indiana (Partnership)	60%	44%	3/4/2013	9/4/2014	17%	20%	63.7%	63.7%	5/1/2015				135%	117%	1/7/2016	7/1/2016	18%	18%							38%	42%	$2.4	$7.6	$9.9	1.4%	4,859
Iowa	60%	44%	10/10/2012	11/14/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2014 filing expected												60%	44%	$1.5	$1.9	$3.4	0.5%	2,104
Kansas	60%	44%	10/26/2012	10/13/2014	38%	38%													99%	62%	10/3/2017				38%	38%	$1.7	$2.2	$3.8	0.5%	1,825
Kentucky	60%	44%	9/21/2012	5/29/2013	18.2%[6]	18.2%[6]	66%	38%	10/23/2014				117%	95%	3/31/2016	10/4/2016	30%	20%							54%	42%	$2.0	$3.4	$5.4	0.8%	3,194
Louisiana	60%	40%	10/26/2012	5/27/2014	20%	20%	72%	42%	9/25/2014	2/10/2016	20%	20%							91%	55%	7/17/2017				44%	44%	$2.8	$2.6	$5.4	0.7%	2,981
Maine	22%[2]	13%[2]	12/14/2012	5/2/2013	22%	13%																			22%	13%	$0.8	$1.8	$2.6	0.4%	1,210
Maryland	60%	44%	11/16/2012	11/15/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/21/2015	4/12/2016	15%	15%	81%	55%	8/17/2017				52%	52%	$8.3	$6.9	$15.3	2.1%	5,985
Massachusetts	60%	44%	12/21/2012																						0%	0%	$5.6	$13.0	$18.5	2.6%	9,335
Michigan	60%	44%	8/31/2012	10/15/2012	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/21/2017				60%	44%	$3.7	$9.2	$12.9	1.8%	5,856
Minnesota	60%	44%	12/23/2012	10/31/2014	15%	15%							123%	100%	4/4/2016	8/18/2016	67.3%	60%							92%	84%	$3.4	$4.8	$8.2	1.1%	4,753
Mississippi	60%	44%	10/8/2012	2/12/2013	25%	25%	25%	25%	9/19/2014	10/27/2014	25%	25%	25%	25%	10/21/2015	2/8/2016	25%	25%	72%	55%	9/18/2017				95%	95%	$1.8	$1.6	$3.5	0.5%	1,462
Missouri	60%	44%	10/9/2012	12/4/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/22/2017				60%	44%	$2.7	$4.4	$7.2	1.0%	3,336
Montana	60%	44%	9/17/2012	7/16/2013	20%	15%	64%	43%	10/2/2014	4/8/2015	0.0%	17.4%	113%	71%	12/31/2015	1/23/2017	10.6%	10.6%	107%	55%	9/18/2017				33%	49%	$0.4	$1.1	$1.5	0.2%	742
Nebraska	60%	44%	8/31/2012	12/9/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected																		60%	44%	$1.7	$1.5	$3.2	0.4%	1,576
Nevada	60%	44%	12/21/2012	6/19/2014	58%	42%	No 2014 filing required												74%	57%	12/4/2017				58%	42%	$1.3	$1.8	$3.0	0.4%	1,390
New Hampshire	60%	44%	11/11/2012	Disapproved																					0%	0%	$0.5	$1.3	$1.8	0.3%	924
New Jersey				1/16/13[1]	60%[1]	44%[1]	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												60%	44%	$0.0	$0.0	$0.0	0.0%	-
New Mexico	60%	44%	11/20/2012	5/16/2014	15%	15%	80%	49%	9/29/2014																15%	15%	$1.0	$2.2	$3.3	0.5%	1,795
New York	60%	44%	1/22/2013				56.9%	56.9%	10/22/2014	4/28/2015	56.9%[5]	56.9%[5]	98.5%[7]	98.5%[7]	12/26/2016										57%	57%	$21.0	$50.8	$71.8	10.0%	23,000
North Carolina	60%	44%	12/14/2012	Disapproved			100%	67%	10/3/2014	1/29/2015	38%	38%	86%	67%	2/21/2016										38%	38%	$6.8	$8.5	$15.3	2.1%	7,433
North Dakota	60%	44%	12/19/2012	4/5/2013	20%	20%	62%	34%	10/1/2014	11/19/2014	15%	15%	86%	67%	12/30/2015	1/12/2016	15%	15%	73%	55%	7/24/2017	10/30/2017	72.8%	72.8%	174%	174%	$0.3	$0.3	$0.7	0.1%	316
Ohio	60%	44%	11/16/2012	12/19/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/10/2017				60%	44%	$6.7	$12.9	$19.6	2.7%	8,786
Oklahoma	60%	44%	9/19/2012	6/26/2013	25%	25%	57%	30%	9/30/2014	3/13/2015	25%	25%	64%	47%	12/16/2015	4/1/2016	10%	10%	72%	55%	7/18/2017	9/25/2017	10%	10%	89%	89%	$2.9	$2.3	$5.3	0.7%	2,159
Oregon	60%	44%	12/3/2012	3/26/2014	30%	30%	56%	29%	10/2/2014	3/25/2015	25%	25%	58%	42%	12/10/2015	4/26/2016	42%	42%	72%	55%	11/8/2017				131%	131%	$2.0	$3.7	$5.7	0.8%	1,992
Pennsylvania	20%[2]	20%[2]	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%	78%	60%	12/29/2015	4/26/2016	30%	15%	72%	55%	8/21/2017	12/5/2017	20%	20%	125%	99%	$14.9	$21.4	$36.3	5.0%	13,686
Rhode Island	60%	44%	12/10/2012	10/14/2014	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												60%	44%	$0.6	$1.5	$2.2	0.3%	979
South Carolina	60%	44%	10/24/2012	4/16/2013	20%	20%	62%	35%	9/12/2014	12/11/2014	20%	20%	78%	60%	11/13/2015	3/7/2016	20%	20%	72%	55%	9/19/2017	11/8/2017	20%	20%	107%	107%	$4.6	$4.6	$9.2	1.3%	3,847
South Dakota	60%	44%	11/2/2012	12/21/2012	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/24/2017				60%	44%	$0.8	$0.6	$1.4	0.2%	690
Tennessee	60%	44%	11/19/2012	5/29/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/31/2017				60%	44%	$5.5	$5.0	$10.5	1.5%	4,829
Texas	60%	44%	12/18/2012	5/3/2013	40%	33%							83%	73%	12/9/2015	9/30/2016	70%	56%							138%	107%	$13.2	$13.6	$26.8	3.7%	12,789
Utah	60%	44%	12/19/2012	Disapproved			100%	67%	10/13/2014	7/18/2015	60%	44%	Approved full amount of 2012 ask; no 2015 filing expected												60%	44%	$0.7	$1.4	$2.1	0.3%	980
Vermont	60%	44%	12/18/2012	Disapproved			100%	67%	5/12/2015		Disapproved														0%	0%	$0.3	$1.4	$1.7	0.2%	952
Virginia - Loss Ratio	60%	44%	10/31/2012	7/11/2013	50%	29.10%																			50%	29%	$3.0	$4.2	$7.2	1.0%	3,189
Virginia - Rate Stability	60%	44%	11/16/2012	7/9/2013	60%	44%																			60%	44%	$0.4	$0.4	$0.8	0.1%	345
Washington	60%	44%	10/26/2012	4/12/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/29/2017				60%	44%	$4.8	$10.9	$15.7	2.2%	6,826
Washington, DC	33%[2]	28%[2]	12/24/2012	5/29/2013	10%	10%	10%[2]	10%[2]	10/9/2014	12/3/2014	10%	10%	10%	10%	10/30/2015	12/17/2015	10%	10%	72%	55%	7/7/2017	10/27/2017	10%	10%	46%	46%	$0.5	$0.6	$1.0	0.1%	373
West Virginia	60%	44%	10/12/2012	Disapproved			100%	67%	10/6/2014	7/2/2015	78%	78%	Approved full amount of 2014 ask; no 2015 filing expected												78%	78%	$0.5	$1.3	$1.7	0.2%	952
Wisconsin	60%[4] 53%[4]	44%[4] 39%[4]	12/13/2012	5/2/2013	60%[4] 53%[4]	44%[4] 39%[4]	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/21/2017				60%	44%	$2.2	$5.2	$7.4	1.0%	3,260
Wyoming	60%	44%	10/23/2012	2/4/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/3/2017				60%	44%	$0.3	$1.0	$1.3	0.2%	586

[1] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ

[2] 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.

[3] California-only forms with benefits and rates dissimilar from Choice I sold in other states

[4] WI: 60/44% for policies issued before 2002; 53/39% for policies sold 2002 or later (to comply with WI regulation)

[5] Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75

[6] Graded based on issue age

[7] Requesting 98.5% for issue ages 74 and under, 0% for issue ages 75 and over

CERTIFICATION OF VARIABILITY
July 7, 2017

RE: 7035END-SPO 0717 – Stable Premium Option Endorsement
7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the address, barcodes, telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as the insured names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed **[ ]** information, will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

Policy/Policyholder

- If the coverage was issued under a group 'certificate' or 'certificate holder will appear.

7035END-SPO - Stable Premium Option Endorsement

Based on the selection of the policyholder either the 'Elimination Period' language or the 'Coinsurance' language will display on the attached endorsement.

7035 – Schedule

Coverage Limits & Benefit Increases will be updated according to the Policyholders selection of either the Elimination Period option or Coinsurance option described in the attached Stable Premium Option Endorsement.

Delete the description of the Benefit Increases and replace it with the Automatic Compound 1% Benefit Increases language below.

> AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown on Your updated Schedule accompanying that Endorsement; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company

Paul Loveland, Vice President Product Compliance

CERTIFICATION OF VARIABILITY
December 19, 2017

RE: 7035END-SPO 0717 – Stable Premium Option Endorsement
7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the address, barcodes, telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as the insured names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates (effective date, anniversary date) etc., including bracketed **[ ]** information, will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

Policy/Policyholder

- If the coverage was issued under a group ‘certificate’ or ‘certificate holder will appear.

7035END-SPO - Stable Premium Option Endorsement

Based on the selection of the policyholder either the ‘Elimination Period’ language or the ‘Coinsurance’ language will display on the attached endorsement.

7035 – Schedule

Coverage Limits & Benefit Increases will be updated according to the Policyholders selection of either the Elimination Period option or Coinsurance option described in the attached Stable Premium Option Endorsement.

Delete the description of the Benefit Increases and replace it with the Automatic Compound 1% Benefit Increases language below.

> AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown on Your updated Schedule accompanying that Endorsement; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company

Paul Loveland, Vice President Product Compliance

CERTIFICATION OF VARIABILITY
February 21, 2018

RE: 7035 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company to accommodate changes.

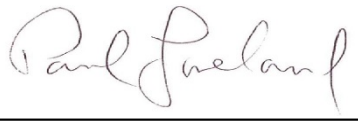
Individual (John Doe) information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed **[ ]** information will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

- "Elimination Period (For the Long Term Care Facility Benefit)" will be 100 days if the Coinsurance option is elected and 180 days if the Extended Elimination Period option is elected.
- The "Elimination Period (For the Home Care Benefit)" row will appear if the Extended Elimination Period option is elected. The value for the elimination period will be 90.
- The "Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the Daily Payment Maximum" row will appear if the Coinsurance option is elected. The value for the coinsurance amount will be 90%.
- Values for the Daily Payment Maximum will reflect the current increased benefit amount based on the amount originally selected. Range 30-99999.
- Value for the Lifetime Maximum Benefit will be 1095 (3 years) x the current Daily Payment Maximum. Range will be 32,850 – 9999999.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

STATEMENT OF VARIABILITY
October 14, 2018

RE: 165224NQ 06/20/18 – Premium Change Notice *(for policyholders on waiver)*
165224 – Important Change letter*
165226 – Coverage Options*
165239 VA – Important Information*
134613 VA 06/29/16 – Contingent Benefit Upon Lapse Endorsement
165935 11/17/16 – Coverage Amendment Rider

* Forms 165224, 165226, and 165239 VA make up the policyholder communication packet for policyholders not on waiver. Forms 165224NQ 06/20/18 and 165239 VA make up the policyholder communication packet for policyholders on waiver.

Language that appears in the documents contained in this filing may vary as described herein. For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines stated below or for the document containing variable language.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed **[ ]** information will be completed with information appropriate to the specific insured within the parameters contemplated by our rate filing e.g. an increase that is phased over a number of years versus a one-time increase.

Forms 165224, 165226, and 165239 VA

Any variability noted as 'if VA' will appear based on previous instruction from the Bureau of Insurance.

Any variability noted as 'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

The median cost of care for the Policyholder's zip code is shown on form 165226. For each category of possible long term care services (In Home Care, Assisted Living, and Nursing Home), the median cost for that service will be displayed in this section based on Genworth's cost of care study. The cost of care study details can be found at www.genworth.com/costofcare.

On form 165226 in the section titled 'Keep current coverage' and on form 165224 in the 'P.S.' section, if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'when you receive your next bill' or 'you will be billed separately' will appear, respectively.

In the signature section of form 165226 the bracketed signature will appear if the policy impacted by the rate increase is a joint policy where there are 2 policyholders sharing the benefits of one policy.

Available options noted on form 165224 in the box titled 'The premium on your long term care insurance policy is increasing' and on form 165226 in the boxes titled 'Adjust your coverage' and 'Pay nothing more' are variable.

In the 'Your options' section of form 165226 'Monthly maximum benefit' will vary if the policyholder has a daily benefit. If the coverage is a daily benefit then the words 'Daily maximum benefit' will display.

Alternatives reflecting an adjustment to coverage may not be available due to policyholder benefit levels and the boxes for alternatives will be blank, such as in instances where current benefits are at minimum levels for the policy form issued. Also, some policyholders who do not qualify for the Contingent Benefit Upon Lapse may not qualify for the Optional Limited Benefit as their claim benefits exceed their premiums paid. If a policyholder does not qualify for either Optional Limited Benefits, Contingent Benefit Upon Lapse, or the

STATEMENT OF VARIABILITY
October 14, 2018

Nonforfeiture Rider, the box at the top of form 165224 will not have an 'Option 3'; on form 165226 the third box will be blank.

On form 165224 in the box titled 'The premium on your long term care insurance policy is increasing.', and on form 165239 VA in the <No Quote> section, the language noted below will appear based upon policyholder eligibility.

Optional Limited Benefits
This language will appear if the policyholder neither has a non-forfeiture rider as part of their selected policy benefits nor meets the criteria for Contingent Benefit Upon Lapse.

If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

Contingent Benefit Upon Lapse
The following language will only appear if the policyholder meets the age and increase percentage criteria contained in the endorsement.

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Nonforfeiture Rider
The following language will only appear if the policyholder purchased the non-forfeiture rider available at time of application:

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If Not Eligible

Policyholder does not qualify for Optional Limited Benefits, Contingent Benefit Upon Lapse, or the Nonforfeiture Rider; therefore, no information will be in the box.

Form 165239 VA
This language will appear if the full requested rate increase <u>will</u> be implemented:

In accordance with the terms of your policy, we reserve the right to change premiums and it is possible that your premium will increase again in the future.

This language will appear if the full requested rate increase <u>will not</u> be implemented:

STATEMENT OF VARIABILITY
October 14, 2018

> In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that your premium will increase again in the future.

This language will appear in bold font for Partnership policies:

> If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.

Bracketed percentages in the 'About this premium increase' section of form 165239 will reflect premium increase percentages requested by the insurance company and premium percentage increases approved by the Virginia Bureau of Insurance. Amounts may vary by rate filing.

Form 165935 11/17/16
Policyholder/Certificate holder or Policy/Certificate appears on this the form based on the type of business. Policy or Policyholder will appear when referencing individual coverage and Certificate or Certificate holder will appear when referencing a group policy.

Benefit changes shown on the form will be based upon the policyholder's request.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company

Paul Loveland, Vice President Product Compliance

[company_logo]

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

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

Long Term Care Insurance

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

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

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

[Policy] number
[policy_number]

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

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

Thank you for choosing [**<if VA>** [company name long] **<else>** Genworth] for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

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

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

<else>

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

<if phased>

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

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

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

<if VA and on claim/waiver>

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

<else>

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

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

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

Once again, thank you for being a [**<if VA>** [company name long] **<else>** Genworth] [policyholder].

Sincerely,

[Elena Edwards sig image]

[Elena Edwards]
[Senior Vice President]

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

ADDENDUM:

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

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

Genworth

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

Important Change – Decision Required

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

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

You have [4] options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Stable Premium option and avoid additional increases until at least 2028
3. [Adjust your coverage to reduce your premiums]
4. <if nonfor available>{See Addendum for CNF, OLB, & NFO}

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

Thank you for choosing [**<if VA or NC>** Genworth Life Insurance Company **<else>** Genworth] for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **thepremium 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 plan to request [at least [99999%] in] additional premium increases over the next [6-8] years. We understand that premium increases can be difficult for our [policyholders]. **To assist you, we are offering you several choices, including the new Stable Premium option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2028.** These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

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

Sincerely,

[Elena K. Edwards]
[Senior Vice President]

Long Term Care Insurance
[Premium Increase Notice]
[mm/dd/yyyy]
[company name long]
[Company Copyright]

Insured:
[Insured_name1]
[Insured_name2]

[Policy] Number:
[policy_number]

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

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

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

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

NOTE: gray shading indicates print in blue font

Addendum
For point #4 in top right:

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

Genworth

[company name short]
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

<if values available>
The median monthly cost of care provided in your area:
In Home Care [$99,999.99] (Based on 44 hours/week)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [2016] Cost of Care Study

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

Your options:	1 Keep current coverage	2 Elect Stable Premium option		3 Adjust your coverage	
.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by **[October 1, 2017]** this [999.999%] increase will take effect.	If you would like to change your benefits to **guarantee no additional premium increases until at least [2028]**, you may select [one of] the alternative[s] below. A detailed description of this option can be found in the enclosed sample endorsement.		[<if any choices shown> If you are comfortable having less coverage, the alternative[s] below [has<or> have] been provided]. There may be other ways that you can reduce your benefits and premiums [<if choices shown>beyond [that<or>those] listed]. [<if VA> Call our customer service team at [999 999 9999] to discuss your options.]	
		Stable Premium A	**Stable Premium B**	**Alternative C**	**Alternative D**
[Monthly maximum benefit]	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$5,400.00]	**[$4,050.00]**
[Benefit period]	[4 years]	**[3 years]**	**[3 years]**	**[3 years]**	**[3 Years]**
[Inflation protection]	[Simple 5%]	**[Compound 1%]**	**[Compound 1%]**	[Simple 5%]	[Simple 5%]
[Elimination period (days before benefits begin)]	[100 days Facility/ 0 days Home Care]	**[180 days Facility/ 90 days Home Care]**	[100 days Facility/ 0 days Home Care]	[100 days Facility/ 0 days Home Care]	[100 days Facility/ 0 days Home Care]
[Coinsurance]	[None]	[None]	**[10%]**	[None]	[None]
▶ [Annual] premium [*]	**[$99,999.99]**	☐ [$99,999.99]	☐ [$99,999.99]	[$99,999.99]	☐ [$99,999.99]

4 Pay nothing more

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

[$99.999.99] Paid up [policy] benefit
[Optional Limited Benefit]

[<if phased>*Your [policy's] premium increase is being phased in over a number of years; the increase schedule is listed on the reverse. The amount of the phased [annual] premium increase will vary depending on your selection above.**]**

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

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

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

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

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

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

<if phased premiums>

Coverage Options

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

Phased Premiums:

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

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

Addendum
For Section 4:

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

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

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

Important Information Regarding This Premium Increase

from [Genworth Life Insurance Company]

About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. Our premium rate filings are available for public inspection and may be accessed on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [50.10%] rate increase and the Virginia Bureau of Insurance allowed a rate increase of [29.000%]. 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. However, if you elect the Stable Premium option, your new premium will not increase until at least 2028.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy**.** Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy**.**

Considerations related to reducing your benefits

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

- You may choose to reduce your maximum [daily<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 [999 999.9999]. [**<if partnership>If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you.

Understanding the Stable Premium option

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

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

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

<if no quote and (if CNF or OLB, or NFO rider)>

Select a Limited Benefit with No Further Premium Requirement

<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

<OR>

<if CNF > If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

<OR>

<**if NFO Rider on Policy >**

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable.

You have the right to a revised rate or premium schedule upon request.

Waiver of premium benefit

If you are currently receiving a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our Customer Service Representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of the state (commonwealth or district) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by [company_name_long].

About Genworth Life Insurance Company (Genworth)

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. To obtain information regarding Genworth company financial strength, please visit [genworth.com].

New Coverage Option to Consider

Because your long term care insurance (LTC) premiums will increase soon, you now need to make some important decisions about your LTC coverage. To help, we've enclosed some material for you to read and consider.

On the Coverage Options page that follows, we offer several alternatives for keeping coverage in place and within budget. And, because we plan to request additional premium increases in the future, we have introduced a new Stable Premium option to consider.

Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a guarantee that your new premium will not increase until at least 2028. Along with the rate guarantee, this option provides:

- A [**<if individual policy>** [three]**<if shared>** shared [six]]-year benefit period (The benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
- Retention of your increased maximum daily/monthly benefit
- [1%] annual compound benefit inflation going forward
- **<if both choices>** Your choice of:
  1. An extended Elimination Period (EP) of [180] days for facility care and [90] days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.)
  2. A combination of [10]% coinsurance (you pay [10%] of covered expenses) and a [100]-day facility Elimination Period.
- [**<if both versions>**Both versions of] [t]his option continue[s] to offer a home care benefit

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

As you think about this option, consider that a recent, publicly-available industry study performed by PwC indicated that the average duration for a long term care event is about 3 years and that approximately 75-80 percent of long term care events will cost less than $250,000[1]. These figures are averages and approximations, and your actual experience may be different.

It is important to note that by electing the Stable Premium option your overall combination of benefits may be reduced. In accordance with your [policy], if you have previously been on claim, benefits that have already been paid under your [policy] will count toward your new lifetime payment maximum.

Options for reducing benefits and premiums other than those presented in this package may be available. Our Customer Service Team is available to talk with you, discuss options, and help answer your questions.

In addition, our consumer website offers more detailed information on the necessity of premium increases and the value of having long term care insurance.

Please visit [Genworth.com/ltcpremiums]

We encourage you to carefully read the enclosed materials before making a decision

[1] The referenced study, made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

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 March 27, 2018, to Genworth Life Insurance Company's (GLIC's) Choice 1 Rate Stability Virginia rate increase request. The comments and our responses are as follows:

1. **Please identify the forms 62172, 62274F, 62275, 62276, 62277, and 62278. There was no mention of them in any of the rate sheets. If they don't apply to this filing, please remove them.**

   The table below reflects approval dates for the respective rider forms which were submitted for review and approval outside of SERFF.

   Also, attached is a copy of the approved base policy and rider forms; see "Choice I Policy & Rider Forms_Approval File.pdf."

Form Type	Form #	Form Description/Name	Approval Date
Rider	62172	Restoration of Benefits Rider	March 12, 1998
Rider	62274F	Nonforfeiture Benefit Rider	Approved July 25, 2002 along with base policy form 7035J
Rider	62275	International Coverage Rider	
Rider	62276	Extended Elimination Period Rider	
Rider	62277	Family Care Coverage Rider	
Rider	62278	Extended Facility Definition Rider	

2. **Please complete the Rate Request Summary. The SERFF Tracking Number is not complete.**

   GLIC has updated the Rate Request Summary to reflect the SERFF Tracking Number. See "VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf."

3. **Please revise the narrative on the Rate Request Summary so that any person reviewing this filing would understand the reason for the rate increase and its driving factors. Below is an example of what we would consider user friendly language:**

   "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."

   GLIC has updated the Rate Request Summary to reflect the proposed language. See "VA Choice I RS 2017 Part 1 Long Term Care Insurance Rate Request Summary 20180510.pdf."

Objection Response
Genworth Life Insurance Company

4. **Part E, on page 17 of the Actuarial Memorandum, states that 4% was the prevailing statutory interest rate at the time of the original 2012 rate increase filing. 14VAC5-1630-50 B states that interest at a rate consistent with that assumed in the original determination of premiums, shall be used in the calculation of this loss ratio.**

   Please provide the interest rate used when the rates were originally developed, and amend your projections to show that original interest rate.

   To satisfy regulation 14VAC5-1630-50 B, please see Attachments Ia-IIc, in the file "VA RS Choice 1 Objection 1 Attachments 20180514.pdf." Additionally, the tab Ia-IIc, the file "VA RS Choice 1 Objection 1 Attachments 20180514.xlsm" is an excel version of the same exhibits from the experience projections previously submitted with the Actuarial Memorandum using the original 4.5% interest rate.

Regards,

_____

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

Date: May 14, 2018

Attachment Ia: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	27,531,088	787,609	2.9%	1.97835
2002	179,745,463	11,969,899	6.7%	1.89316
2003	350,414,916	22,729,646	6.5%	1.81163
2004	419,469,445	33,575,781	8.0%	1.73362
2005	427,617,712	55,368,697	12.9%	1.65897
2006	426,238,545	61,218,229	14.4%	1.58753
2007	421,769,492	75,059,060	17.8%	1.51916
2008	413,103,662	103,891,091	25.1%	1.45375
2009	402,521,940	134,231,968	33.3%	1.39114
2010	392,829,022	163,178,165	41.5%	1.33124
2011	383,987,872	166,424,356	43.3%	1.27391
2012	374,980,756	204,747,267	54.6%	1.21906
2013	365,812,461	245,694,734	67.2%	1.16656
2014	409,365,298	276,026,138	67.4%	1.11633
2015	449,755,262	302,048,350	67.2%	1.06825
2016	482,246,176	387,442,724	80.3%	1.02225
2017	454,931,833	384,811,554	84.6%	0.97823
2018	437,408,602	404,106,672	92.4%	0.93611
2019	419,620,729	431,023,393	102.7%	0.89580
2020	401,460,961	458,019,509	114.1%	0.85722
2021	382,898,967	481,013,366	125.6%	0.82031
2022	363,925,069	499,927,772	137.4%	0.78498
2023	344,797,598	520,732,473	151.0%	0.75118
2024	325,769,375	544,505,585	167.1%	0.71883
2025	307,021,020	564,593,364	183.9%	0.68788
2026	288,633,080	583,523,355	202.2%	0.65826
2027	270,583,236	609,662,915	225.3%	0.62991
2028	252,854,198	642,950,272	254.3%	0.60279
2029	235,429,760	676,833,053	287.5%	0.57683
2030	218,331,915	704,996,381	322.9%	0.55199
2031	201,641,946	727,575,506	360.8%	0.52822
2032	185,430,747	747,635,729	403.2%	0.50547
2033	169,737,425	765,942,485	451.3%	0.48371
2034	154,577,287	781,304,495	505.4%	0.46288
2035	140,007,154	788,592,632	563.3%	0.44294
2036	126,107,017	788,251,170	625.1%	0.42387
2037	112,958,747	783,441,726	693.6%	0.40562
2038	100,580,228	770,936,162	766.5%	0.38815
2039	88,966,900	746,607,368	839.2%	0.37144
2040	78,160,562	710,964,795	909.6%	0.35544
2041	68,213,360	668,473,650	980.0%	0.34013
2042	59,157,270	625,983,151	1058.2%	0.32549
2043	50,967,986	583,598,348	1145.0%	0.31147
2044	43,600,734	538,520,149	1235.1%	0.29806
2045	37,026,469	490,714,182	1325.3%	0.28522
2046	31,218,352	440,042,021	1409.6%	0.27294
2047	26,138,466	387,434,424	1482.2%	0.26119
2048	21,729,814	335,194,479	1542.6%	0.24994
2049	17,929,349	288,983,096	1611.8%	0.23918
2050	14,677,555	249,295,785	1698.5%	0.22888
2051	11,917,173	213,966,068	1795.4%	0.21902
2052	9,597,070	182,138,044	1897.9%	0.20959
2053	7,668,860	153,290,161	1998.9%	0.20057
2054	6,084,744	127,278,113	2091.8%	0.19193
2055	4,795,120	104,794,137	2185.4%	0.18366
2056	3,753,371	85,872,392	2287.9%	0.17575
2057	2,918,870	69,819,629	2392.0%	0.16819
2058	2,257,153	56,180,695	2489.0%	0.16094
2059	1,735,751	44,961,077	2590.3%	0.15401
2060	1,325,425	35,820,304	2702.6%	0.14738
2061	1,002,447	28,233,756	2816.5%	0.14103
2062	750,920	22,072,419	2939.4%	0.13496
2063	560,220	17,140,418	3059.6%	0.12915
2064	416,931	13,199,418	3165.9%	0.12359
2065	308,796	10,099,882	3270.7%	0.11827
2066	225,941	7,659,014	3389.8%	0.11317
2067	162,743	5,708,591	3507.7%	0.10830
2068	116,784	4,138,295	3543.5%	0.10364
2069	83,480	2,927,343	3506.6%	0.09917
2070	59,319	2,044,553	3446.7%	0.09490
2071	41,947	1,418,746	3382.3%	0.09082
2072	29,485	977,267	3314.4%	0.08691
2073	20,393	667,493	3273.1%	0.08316
2074	13,738	452,408	3293.1%	0.07958
2075	9,284	306,134	3297.3%	0.07615
2076	6,276	205,346	3272.0%	0.07288
PV Past	8,270,489,370	2,756,757,450	33.3%	
PV Future	4,383,871,468	10,318,408,273	235.4%	
PV Total	12,654,360,838	13,075,165,723	103.3%	

*Includes 2012 and later rate stability 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 Ib: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	10,018,435	475,536	4.7%	1.97835
2002	64,056,887	6,630,895	10.4%	1.89316
2003	126,779,102	9,236,233	7.3%	1.81163
2004	155,696,483	13,415,188	8.6%	1.73362
2005	160,671,812	29,091,439	18.1%	1.65897
2006	161,728,762	24,011,030	14.8%	1.58753
2007	161,104,148	26,639,353	16.5%	1.51916
2008	158,361,256	44,844,803	28.3%	1.45375
2009	154,848,299	50,306,627	32.5%	1.39114
2010	151,724,219	65,063,697	42.9%	1.33124
2011	149,063,188	59,610,456	40.0%	1.27391
2012	146,511,959	68,464,814	46.7%	1.21906
2013	144,053,067	86,829,513	60.3%	1.16656
2014	166,848,573	106,511,642	63.8%	1.11633
2015	188,635,065	108,356,268	57.4%	1.06825
2016	208,822,676	158,124,826	75.7%	1.02225
2017	200,593,580	123,830,712	61.7%	0.97823
2018	194,931,957	133,729,101	68.6%	0.93611
2019	188,985,654	146,564,399	77.6%	0.89580
2020	182,737,903	160,009,698	87.6%	0.85722
2021	176,152,087	172,286,247	97.8%	0.82031
2022	169,248,036	183,338,598	108.3%	0.78498
2023	162,115,510	195,783,452	120.8%	0.75118
2024	154,861,460	209,955,963	135.6%	0.71883
2025	147,542,309	223,144,113	151.2%	0.68788
2026	140,202,450	236,060,908	168.4%	0.65826
2027	132,852,672	252,129,661	189.8%	0.62991
2028	125,484,261	272,160,068	216.9%	0.60279
2029	118,098,707	293,451,752	248.5%	0.57683
2030	110,715,416	313,053,578	282.8%	0.55199
2031	103,372,154	330,682,364	319.9%	0.52822
2032	96,107,664	347,173,282	361.2%	0.50547
2033	88,946,133	363,169,722	408.3%	0.48371
2034	81,907,233	378,093,995	461.6%	0.46288
2035	75,024,468	389,320,761	518.9%	0.44294
2036	68,346,734	397,112,882	581.0%	0.42387
2037	61,920,126	402,317,557	649.7%	0.40562
2038	55,765,833	402,868,697	722.4%	0.38815
2039	49,898,752	396,600,065	794.8%	0.37144
2040	44,353,431	383,769,658	865.3%	0.35544
2041	39,171,575	367,223,099	937.5%	0.34013
2042	34,379,126	350,374,532	1019.1%	0.32549
2043	29,976,954	332,820,139	1110.3%	0.31147
2044	25,955,828	312,757,490	1205.0%	0.29806
2045	22,313,190	290,043,541	1299.9%	0.28522
2046	19,046,309	264,524,080	1388.8%	0.27294
2047	16,145,285	236,730,627	1466.3%	0.26119
2048	13,588,383	208,155,305	1531.9%	0.24994
2049	11,349,879	182,422,430	1607.3%	0.23918
2050	9,404,705	159,932,072	1700.6%	0.22888
2051	7,727,954	139,507,752	1805.2%	0.21902
2052	6,296,674	120,678,656	1916.5%	0.20959
2053	5,088,511	103,168,304	2027.5%	0.20057
2054	4,080,849	86,987,929	2131.6%	0.19193
2055	3,249,206	72,684,346	2237.0%	0.18366
2056	2,569,337	60,384,490	2350.2%	0.17575
2057	2,017,997	49,712,374	2463.5%	0.16819
2058	1,574,246	40,482,342	2571.5%	0.16094
2059	1,219,588	32,797,089	2689.2%	0.15401
2060	937,750	26,450,908	2820.7%	0.14738
2061	715,143	21,106,721	2951.4%	0.14103
2062	541,039	16,689,454	3084.7%	0.13496
2063	406,810	13,093,235	3218.5%	0.12915
2064	304,339	10,172,251	3342.4%	0.12359
2065	226,321	7,847,481	3467.4%	0.11827
2066	166,782	5,995,493	3594.8%	0.11317
2067	121,677	4,502,239	3700.1%	0.10830
2068	88,145	3,284,597	3726.3%	0.10364
2069	63,390	2,336,102	3685.3%	0.09917
2070	45,215	1,642,395	3632.4%	0.09490
2071	32,004	1,147,871	3586.7%	0.09082
2072	22,445	796,668	3549.4%	0.08691
2073	15,570	548,573	3523.3%	0.08316
2074	10,665	374,534	3511.8%	0.07958
2075	7,275	255,032	3505.7%	0.07615
2076	4,929	171,701	3483.2%	0.07288
PV Past	3,194,123,830	1,059,114,795	33.2%	
PV Future	2,097,584,616	4,653,888,615	221.9%	
PV Total	5,291,708,446	5,713,003,411	108.0%	

*Includes 2012 and later rate stability 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 Ic: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	17,512,652	312,072	1.8%	1.97835
2002	115,688,577	5,339,004	4.6%	1.89316
2003	223,635,814	13,493,413	6.0%	1.81163
2004	263,772,963	20,160,592	7.6%	1.73362
2005	266,945,900	26,277,258	9.8%	1.65897
2006	264,509,782	37,207,199	14.1%	1.58753
2007	260,665,343	48,419,708	18.6%	1.51916
2008	254,742,406	59,046,288	23.2%	1.45375
2009	247,673,640	83,925,341	33.9%	1.39114
2010	241,104,803	98,114,468	40.7%	1.33124
2011	234,924,683	106,813,900	45.5%	1.27391
2012	228,468,797	136,282,453	59.7%	1.21906
2013	221,759,394	158,865,221	71.6%	1.16656
2014	242,516,724	169,514,496	69.9%	1.11633
2015	261,120,197	193,692,081	74.2%	1.06825
2016	273,423,500	229,317,898	83.9%	1.02225
2017	254,338,254	260,980,842	102.6%	0.97823
2018	242,476,645	270,377,571	111.5%	0.93611
2019	230,635,075	284,458,994	123.3%	0.89580
2020	218,723,059	298,009,811	136.2%	0.85722
2021	206,746,881	308,727,119	149.3%	0.82031
2022	194,677,033	316,589,174	162.6%	0.78498
2023	182,682,088	324,949,021	177.9%	0.75118
2024	170,907,916	334,549,622	195.7%	0.71883
2025	159,478,711	341,449,251	214.1%	0.68788
2026	148,430,630	347,462,447	234.1%	0.65826
2027	137,730,564	357,533,254	259.6%	0.62991
2028	127,369,937	370,790,204	291.1%	0.60279
2029	117,331,053	383,381,302	326.8%	0.57683
2030	107,616,499	391,942,803	364.2%	0.55199
2031	98,269,792	396,893,142	403.9%	0.52822
2032	89,323,083	400,462,447	448.3%	0.50547
2033	80,791,292	402,772,763	498.5%	0.48371
2034	72,670,054	403,210,500	554.9%	0.46288
2035	64,982,686	399,271,870	614.4%	0.44294
2036	57,760,283	391,138,288	677.2%	0.42387
2037	51,038,620	381,124,169	746.7%	0.40562
2038	44,814,395	368,067,465	821.3%	0.38815
2039	39,068,149	350,007,303	895.9%	0.37144
2040	33,807,131	327,195,137	967.8%	0.35544
2041	29,041,785	301,250,551	1037.3%	0.34013
2042	24,778,144	275,608,619	1112.3%	0.32549
2043	20,991,032	250,778,209	1194.7%	0.31147
2044	17,644,907	225,762,659	1279.5%	0.29806
2045	14,713,279	200,670,641	1363.9%	0.28522
2046	12,172,043	175,517,941	1442.0%	0.27294
2047	9,993,181	150,703,798	1508.1%	0.26119
2048	8,141,431	127,039,174	1560.4%	0.24994
2049	6,579,470	106,560,666	1619.6%	0.23918
2050	5,272,851	89,363,713	1694.8%	0.22888
2051	4,189,219	74,458,316	1777.4%	0.21902
2052	3,300,396	61,459,388	1862.2%	0.20959
2053	2,580,350	50,121,857	1942.4%	0.20057
2054	2,003,895	40,290,184	2010.6%	0.19193
2055	1,545,914	32,109,791	2077.1%	0.18366
2056	1,184,034	25,487,903	2152.6%	0.17575
2057	900,873	20,107,255	2232.0%	0.16819
2058	682,907	15,698,352	2298.8%	0.16094
2059	516,162	12,163,988	2356.6%	0.15401
2060	387,675	9,369,395	2416.8%	0.14738
2061	287,305	7,127,035	2480.7%	0.14103
2062	209,881	5,382,965	2564.8%	0.13496
2063	153,411	4,047,183	2638.1%	0.12915
2064	112,592	3,027,167	2688.6%	0.12359
2065	82,475	2,252,401	2731.0%	0.11827
2066	59,159	1,663,521	2811.9%	0.11317
2067	41,065	1,206,352	2937.6%	0.10830
2068	28,639	853,697	2980.9%	0.10364
2069	20,090	591,241	2942.9%	0.09917
2070	14,104	402,158	2851.3%	0.09490
2071	9,943	270,875	2724.3%	0.09082
2072	7,040	180,599	2565.2%	0.08691
2073	4,824	118,920	2465.3%	0.08316
2074	3,073	77,874	2534.0%	0.07958
2075	2,010	51,102	2542.9%	0.07615
2076	1,347	33,645	2498.6%	0.07288
PV Past	5,076,365,540	1,697,642,655	33.4%	
PV Future	2,286,286,852	5,664,519,657	247.8%	
PV Total	7,362,652,392	7,362,162,312	100.0%	

*Includes 2012 and later rate stability 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 IIa: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	27,531,088	787,609	2.9%	1.97835
2002	179,745,463	11,969,899	6.7%	1.89316
2003	350,414,916	22,729,646	6.5%	1.81163
2004	419,469,445	33,575,781	8.0%	1.73362
2005	427,617,712	55,368,697	12.9%	1.65897
2006	426,238,545	61,218,229	14.4%	1.58753
2007	421,769,492	75,059,060	17.8%	1.51916
2008	413,103,662	103,891,091	25.1%	1.45375
2009	402,521,940	134,231,968	33.3%	1.39114
2010	392,829,022	163,178,165	41.5%	1.33124
2011	383,987,872	166,424,356	43.3%	1.27391
2012	374,980,756	204,747,267	54.6%	1.21906
2013	365,812,461	245,694,734	67.2%	1.16656
2014	409,365,298	276,026,138	67.4%	1.11633
2015	449,755,262	302,048,350	67.2%	1.06825
2016	482,246,176	387,442,724	80.3%	1.02225
2017	454,931,833	384,811,554	84.6%	0.97823
2018	458,998,417	405,798,785	88.4%	0.93611
2019	674,347,743	450,796,430	66.8%	0.89580
2020	647,351,009	477,429,892	73.8%	0.85722
2021	619,097,705	500,132,496	80.8%	0.82031
2022	589,718,005	518,734,171	88.0%	0.78498
2023	559,714,723	539,347,554	96.4%	0.75118
2024	529,605,920	563,041,200	106.3%	0.71883
2025	499,748,643	582,937,148	116.6%	0.68788
2026	470,312,513	601,653,196	127.9%	0.65826
2027	441,317,100	627,794,418	142.3%	0.62991
2028	412,755,291	661,242,862	160.2%	0.60279
2029	384,616,501	695,246,095	180.8%	0.57683
2030	356,952,899	723,354,888	202.6%	0.55199
2031	329,904,553	745,726,443	226.0%	0.52822
2032	303,595,006	765,521,348	252.2%	0.50547
2033	278,093,099	783,526,287	281.7%	0.48371
2034	253,428,845	798,490,439	315.1%	0.46288
2035	229,698,395	805,057,119	350.5%	0.44294
2036	207,035,147	803,701,728	388.2%	0.42387
2037	185,575,133	797,823,607	429.9%	0.40562
2038	165,352,154	784,202,176	474.3%	0.38815
2039	146,361,841	758,663,702	518.3%	0.37144
2040	128,675,197	721,750,316	560.9%	0.35544
2041	112,380,826	678,001,205	603.3%	0.34013
2042	97,532,059	634,356,977	650.4%	0.32549
2043	84,092,580	590,925,389	702.7%	0.31147
2044	71,991,417	544,870,687	756.9%	0.29806
2045	61,183,286	496,154,789	810.9%	0.28522
2046	51,626,172	444,634,101	861.3%	0.27294
2047	43,259,320	391,245,348	904.4%	0.26119
2048	35,991,236	338,305,970	940.0%	0.24994
2049	29,719,970	291,514,358	980.9%	0.23918
2050	24,349,011	251,356,445	1032.3%	0.22888
2051	19,785,371	215,636,388	1089.9%	0.21902
2052	15,945,894	183,482,275	1150.7%	0.20959
2053	12,751,780	154,361,046	1210.5%	0.20057
2054	10,125,097	128,120,636	1265.4%	0.19193
2055	7,984,802	105,451,326	1320.7%	0.18366
2056	6,254,512	86,382,447	1381.1%	0.17575
2057	4,867,307	70,212,457	1442.5%	0.16819
2058	3,766,209	56,480,337	1499.7%	0.16094
2059	2,897,743	45,188,424	1559.4%	0.15401
2060	2,213,827	35,991,955	1625.8%	0.14738
2061	1,675,368	28,361,951	1692.9%	0.14103
2062	1,255,902	22,167,345	1765.1%	0.13496
2063	937,499	17,210,257	1835.8%	0.12915
2064	697,981	13,250,364	1898.4%	0.12359
2065	517,108	10,136,786	1960.3%	0.11827
2066	378,562	7,685,502	2030.2%	0.11317
2067	272,936	5,727,308	2098.4%	0.10830
2068	196,000	4,151,212	2118.0%	0.10364
2069	140,170	2,936,070	2094.6%	0.09917
2070	99,631	2,050,386	2058.0%	0.09490
2071	70,458	1,422,621	2019.1%	0.09082
2072	49,518	979,822	1978.7%	0.08691
2073	34,257	669,165	1953.4%	0.08316
2074	23,107	453,494	1962.6%	0.07958
2075	15,628	306,837	1963.4%	0.07615
2076	10,566	205,798	1947.8%	0.07288
PV Past	8,270,489,370	2,756,757,450	33.3%	
PV Future	6,613,133,831	10,565,342,224	159.8%	
PV Total	14,883,623,201	13,322,099,674	89.5%	

*Includes 2012 and later rate stability 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 IIb: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	10,018,435	475,536	4.7%	1.97835
2002	64,056,887	6,630,895	10.4%	1.89316
2003	126,779,102	9,236,233	7.3%	1.81163
2004	155,696,483	13,415,188	8.6%	1.73362
2005	160,671,812	29,091,439	18.1%	1.65897
2006	161,728,762	24,011,030	14.8%	1.58753
2007	161,104,148	26,639,353	16.5%	1.51916
2008	158,361,256	44,844,803	28.3%	1.45375
2009	154,848,299	50,306,627	32.5%	1.39114
2010	151,724,219	65,063,697	42.9%	1.33124
2011	149,063,188	59,610,456	40.0%	1.27391
2012	146,511,959	68,464,814	46.7%	1.21906
2013	144,053,067	86,829,513	60.3%	1.16656
2014	166,848,573	106,511,642	63.8%	1.11633
2015	188,635,065	108,356,268	57.4%	1.06825
2016	208,822,676	158,124,826	75.7%	1.02225
2017	200,593,580	123,830,712	61.7%	0.97823
2018	206,077,409	134,475,034	65.3%	0.93611
2019	321,231,222	155,487,762	48.4%	0.89580
2020	311,249,857	168,968,617	54.3%	0.85722
2021	300,556,603	181,294,238	60.3%	0.82031
2022	289,201,150	192,370,895	66.5%	0.78498
2023	277,348,867	204,904,480	73.9%	0.75118
2024	265,204,917	219,225,589	82.7%	0.71883
2025	252,879,654	232,500,672	91.9%	0.68788
2026	240,460,464	245,481,466	102.1%	0.65826
2027	227,977,797	261,714,109	114.8%	0.62991
2028	215,427,285	281,999,482	130.9%	0.60279
2029	202,819,126	303,533,258	149.7%	0.57683
2030	190,192,831	323,282,251	170.0%	0.55199
2031	177,618,348	340,967,885	192.0%	0.52822
2032	165,166,722	357,466,828	216.4%	0.50547
2033	152,882,582	373,439,095	244.3%	0.48371
2034	140,801,312	388,274,390	275.8%	0.46288
2035	128,982,587	399,212,870	309.5%	0.44294
2036	117,511,672	406,535,674	346.0%	0.42387
2037	106,468,826	411,216,131	386.2%	0.40562
2038	95,892,346	411,186,600	428.8%	0.38815
2039	85,807,865	404,254,233	471.1%	0.37144
2040	76,275,114	390,700,256	512.2%	0.35544
2041	67,366,059	373,425,222	554.3%	0.34013
2042	59,125,936	355,901,014	601.9%	0.32549
2043	51,556,480	337,722,740	655.1%	0.31147
2044	44,641,812	317,063,988	710.2%	0.29806
2045	38,377,704	293,780,918	765.5%	0.28522
2046	32,759,507	267,717,883	817.2%	0.27294
2047	27,769,890	239,412,861	862.1%	0.26119
2048	23,372,018	210,371,174	900.1%	0.24994
2049	19,521,791	184,246,611	943.8%	0.23918
2050	16,176,092	161,434,629	998.0%	0.22888
2051	13,292,082	140,740,011	1058.8%	0.21902
2052	10,830,280	121,681,838	1123.5%	0.20959
2053	8,752,238	103,976,464	1188.0%	0.20057
2054	7,019,060	87,630,685	1248.5%	0.19193
2055	5,588,634	73,190,954	1309.6%	0.18366
2056	4,419,260	60,781,513	1375.4%	0.17575
2057	3,470,954	50,020,874	1441.1%	0.16819
2058	2,707,703	40,719,647	1503.8%	0.16094
2059	2,097,692	32,978,674	1572.1%	0.15401
2060	1,612,931	26,589,175	1648.5%	0.14738
2061	1,230,046	21,210,869	1724.4%	0.14103
2062	930,586	16,767,203	1801.8%	0.13496
2063	699,713	13,150,850	1879.5%	0.12915
2064	523,463	10,214,546	1951.3%	0.12359
2065	389,271	7,878,298	2023.9%	0.11827
2066	286,865	6,017,732	2097.8%	0.11317
2067	209,285	4,518,045	2158.8%	0.10830
2068	151,610	3,295,563	2173.7%	0.10364
2069	109,030	2,343,545	2149.4%	0.09917
2070	77,770	1,647,395	2118.3%	0.09490
2071	55,046	1,151,210	2091.3%	0.09082
2072	38,606	798,880	2069.3%	0.08691
2073	26,780	550,028	2053.9%	0.08316
2074	18,344	375,484	2046.9%	0.07958
2075	12,513	255,650	2043.1%	0.07615
2076	8,479	172,099	2029.8%	0.07288
PV Past	3,194,123,830	1,059,114,795	33.2%	
PV Future	3,331,832,472	4,786,964,516	143.7%	
PV Total	6,525,956,302	5,846,079,311	89.6%	

*Includes 2012 and later rate stability 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 IIc: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor
2001	17,512,652	312,072	1.8%	1.97835
2002	115,688,577	5,339,004	4.6%	1.89316
2003	223,635,814	13,493,413	6.0%	1.81163
2004	263,772,963	20,160,592	7.6%	1.73362
2005	266,945,900	26,277,258	9.8%	1.65897
2006	264,509,782	37,207,199	14.1%	1.58753
2007	260,665,343	48,419,708	18.6%	1.51916
2008	254,742,406	59,046,288	23.2%	1.45375
2009	247,673,640	83,925,341	33.9%	1.39114
2010	241,104,803	98,114,468	40.7%	1.33124
2011	234,924,683	106,813,900	45.5%	1.27391
2012	228,468,797	136,282,453	59.7%	1.21906
2013	221,759,394	158,865,221	71.6%	1.16656
2014	242,516,724	169,514,496	69.9%	1.11633
2015	261,120,197	193,692,081	74.2%	1.06825
2016	273,423,500	229,317,898	83.9%	1.02225
2017	254,338,254	260,980,842	102.6%	0.97823
2018	252,921,008	271,323,751	107.3%	0.93611
2019	353,116,521	295,308,668	83.6%	0.89580
2020	336,101,151	308,461,275	91.8%	0.85722
2021	318,541,102	318,838,259	100.1%	0.82031
2022	300,516,855	326,363,276	108.6%	0.78498
2023	282,365,856	334,443,074	118.4%	0.75118
2024	264,401,003	343,815,611	130.0%	0.71883
2025	246,868,989	350,436,476	142.0%	0.68788
2026	229,852,049	356,171,730	155.0%	0.65826
2027	213,339,303	366,080,309	171.6%	0.62991
2028	197,328,006	379,243,381	192.2%	0.60279
2029	181,797,375	391,712,838	215.5%	0.57683
2030	166,760,068	400,072,637	239.9%	0.55199
2031	152,286,204	404,758,558	265.8%	0.52822
2032	138,428,283	408,054,520	294.8%	0.50547
2033	125,210,517	410,087,192	327.5%	0.48371
2034	112,627,534	410,216,049	364.2%	0.46288
2035	100,715,809	405,844,249	403.0%	0.44294
2036	89,523,475	397,166,054	443.6%	0.42387
2037	79,106,307	386,607,476	488.7%	0.40562
2038	69,459,809	373,015,576	537.0%	0.38815
2039	60,553,976	354,409,469	585.3%	0.37144
2040	52,400,083	331,050,060	631.8%	0.35544
2041	45,014,767	304,575,982	676.6%	0.34013
2042	38,406,123	278,455,963	725.0%	0.32549
2043	32,536,099	253,202,649	778.2%	0.31147
2044	27,349,605	227,806,699	832.9%	0.29806
2045	22,805,582	202,373,871	887.4%	0.28522
2046	18,866,666	176,916,218	937.7%	0.27294
2047	15,489,430	151,832,487	980.2%	0.26119
2048	12,619,218	127,934,796	1013.8%	0.24994
2049	10,198,179	107,267,747	1051.8%	0.23918
2050	8,172,918	89,921,816	1100.2%	0.22888
2051	6,493,289	74,896,376	1153.4%	0.21902
2052	5,115,614	61,800,437	1208.1%	0.20959
2053	3,999,542	50,384,583	1259.8%	0.20057
2054	3,106,037	40,489,951	1303.6%	0.19193
2055	2,396,167	32,260,372	1346.3%	0.18366
2056	1,835,252	25,600,933	1395.0%	0.17575
2057	1,396,353	20,191,582	1446.0%	0.16819
2058	1,058,506	15,760,691	1489.0%	0.16094
2059	800,051	12,209,750	1526.1%	0.15401
2060	600,897	9,402,781	1564.8%	0.14738
2061	445,322	7,151,082	1605.8%	0.14103
2062	325,315	5,400,143	1660.0%	0.13496
2063	237,787	4,059,406	1707.2%	0.12915
2064	174,517	3,035,818	1739.6%	0.12359
2065	127,836	2,258,488	1766.7%	0.11827
2066	91,697	1,667,770	1818.8%	0.11317
2067	63,651	1,209,263	1899.8%	0.10830
2068	44,390	855,649	1927.6%	0.10364
2069	31,140	592,525	1902.8%	0.09917
2070	21,862	402,991	1843.4%	0.09490
2071	15,412	271,411	1761.1%	0.09082
2072	10,912	180,942	1658.1%	0.08691
2073	7,477	119,137	1593.4%	0.08316
2074	4,763	78,009	1637.7%	0.07958
2075	3,115	51,187	1643.3%	0.07615
2076	2,087	33,699	1614.6%	0.07288
PV Past	5,076,365,540	1,697,642,655	33.4%	
PV Future	3,281,301,359	5,778,377,708	176.1%	
PV Total	8,357,666,898	7,476,020,363	89.5%	

*Includes 2012 and later rate stability 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

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903-1899

July 18, 2002

CONTRACTS
AUG 2 02

JUL 2002

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
DATE 7/25/02
REG/MAL

Ms. Mary Ann Mason
Senior Insurance Market Examiner
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

Re: General Electric Capital Assurance Company **NAIC No. 70025**
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE **FEIN 91-6027719**
Long Term Care Insurance Policy, Form No. 7035J etal
Submission No 0070000014648
Your Telephone Call of July 16, 2002

Dear Ms. Mason:

Thank you for your telephone call Tuesday, July 16, 2002.

I am attaching the final printed forms of the policy. I have revised page 23 of the policy to state 60 days where we mention a rate change in "When this Benefit Applies".

Based on the above information, we hope that you will be able to grant final approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7889 or call directly at (415) 492-7889. Our FAX number is (415) 492-7550. Enclosed for your reply is a prepaid return mail envelope.

Sincerely,

Michelle A. Davanzo

Michelle A. Davanzo
Sr. Contract Analyst
Contracts
Michelle.Davanzo@gecapital.com

Enclosure

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

A GE Financial Assurance company, herein referred to as We, Us and Our
Administrative Office 1650 Los Gamos Drive, San Rafael, CA 94903-1899

Policyholder:
[John Alan Doe]
Insured Spouse: [Mary Jane Doe][None for this contract]

Policy Number:
[ABC1234567]

DECLARATIONS

We are pleased to issue this insurance policy. It has many important features. Please read it carefully.

RENEWABILITY - THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE: You (the Policyholder named above) have the right, subject to the terms of this policy, to continue it as long as you pay the required premiums on time. We cannot change any of the terms of this policy on our own, except that, in the future, we may increase the premiums.

OUR LIMITED RIGHT TO CHANGE PREMIUMS: Please refer to page 20 for a detailed description of this provision.

30 DAY RIGHT TO EXAMINE YOUR POLICY: You have 30 days from the day you receive this policy to examine and return it to us if you decide not to keep it. You do not have to tell us your reason for returning the policy. Simply return it to us at our Administrative Office or to the agent or office through which it was bought. We will refund the full amount of any premium paid within 30 days of such a policy return; and the policy will be void from the start.

IMPORTANT CAUTION ABOUT THE APPLICATION: This policy may not apply when you have a claim! Please Read! The issuance of this long term care insurance policy is based upon the responses to questions on the application for this policy. A copy of that application is enclosed. If an Insured Person's answers are incorrect or untrue, we have the right to deny benefits or rescind the policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of an Insured Person's answers are incorrect, contact our Administrative Office at this address: 1650 Los Gamos Drive, San Rafael, California 94903-1899.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY: If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from us.

NOTICE TO BUYER: This policy may not cover all of the costs associated with long term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

This policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy was issued or issued for delivery. If you have any questions regarding the tax qualification of this product, you should direct such questions to the appropriate federal agency, or you should consult your tax advisor.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

This policy is a tax-qualified contract under the Internal Revenue Code.

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A copy of the application for this policy	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Refer to the Schedule to determine the Benefits, Options and applicable coverage details.

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GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name and Address of Policyholder:

[John Alan Doe]
[4321 Main Street]
[Anytown, Anystate, US 99999]

Policy Number:
[ABC1234567]

Policy Effective Date:
[March 1, 2001]

Insured Spouse:[Mary Jane Doe][None for this contract]

POLICY FEATURES

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

COVERAGE LIMITS

Elimination Period (For the Long Term Care Facility Benefit) .... [50][100] Days [1,000 Days - See Rider]
Daily Payment Maximum..... [$100.00]
Lifetime Payment Maximum ..... [$146,000.00]

BENEFIT INCREASES

[NO BENEFIT INCREASES]

[AUTOMATIC EQUAL 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Each increase will be equal to 5% of the original amounts. These increases are not affected by any benefit payments.]

[AUTOMATIC COMPOUND 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. The first increase will be equal to 5% of the original amount; and each increase thereafter will be equal to 5% of the increased amounts that applied on the date of the prior increase. These increases are not affected by any benefit payments.]

[RESTORATION OF BENEFITS .....Effective as stated in the Rider - See Attached Rider]

[NONFORFEITURE BENEFIT .....Effective with the Policy - See Attached Rider]

[EXTENDED ELIMINATION PERIOD .....Effective with the Policy - See Attached Rider]

[INTERNATIONAL COVERAGE.....Effective as stated in the Rider - See Attached Rider]

[FAMILY CARE COVERAGE .....Effective as stated in the Rider - See Attached Rider]

See the next page for Premium Information.

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name of Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with Couple Discount]
..... [Substandard with Extended Elimination Period Rider]
[Insured Spouse - ..... [Standard]/[Preferred] [with Couple Discount]]

ANNUAL PREMIUMS:

Basic Policy Coverage	[$xx.xx]
[Benefit Increases	$xx.xx]
[Optional Rider(s)	See Rider(s)]
Annual Total	[$xx.xx]

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]

GLOSSARY

This section defines some terms used in the policy. Also see the Index of Defined Terms.

Activities of Daily Living Each of the following is considered to be an Activity of Daily Living:

Bathing: Washing oneself: (a) by sponge bath; or (b) in either a tub or shower, including the task of getting into or out of the tub or shower.

Dressing: Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.

Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.

Continence: The ability to maintain control of bowel and bladder functions; or when unable to maintain control of bowel and bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).

Toileting: Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.

Transferring: Moving in and out of a bed, chair or wheelchair.

Adult Day Care A program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Chore Services Assistance a person provides with light work or household tasks the Insured Person would normally perform. This is limited to assistance provided when:

- the Insured Person is no longer capable of performing the work or task (because of his or her need for assistance); and
- the work or task is necessary to or consistent with the Insured Person's ability to remain safely at home.

This may include such activities as: simple household repairs; taking out the garbage; and related tasks that do not require the services of a trained aide or attendant.

Daily Payment Maximum The daily limit on the combined total for all benefit payments provided an Insured Person under: the Respite Care Benefit; the Long Term Care Facility Benefit; and the Bed Reservation Benefit. It is also used to determine other Benefit limits.

A separate amount applies to each Insured Person. This amount is shown in the Schedule; and will increase over time in accordance with any Benefit Increases that apply.

Elimination Period

The number of days for which an Insured Person must incur expenses that qualify for payments under the Long Term Care Facility Benefit; but for which we will NOT pay benefits. It can be satisfied either by: days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit days); or days the Insured Person receives services covered under the Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care. Days used to satisfy the Elimination Period do not need to be consecutive.

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

Family Member

Your spouse and anyone who is related to you or your spouse (including adopted, in-law and step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece.

Home Health Aide and Personal Care Attendant Services

Assistance a person provides with the following tasks when necessary to, or consistent with, the Insured Person's ability to remain safely at home:

- simple health care tasks;
- personal hygiene;
- performing Activities of Daily Living;
- managing medications; and
- other related supportive tasks.

Providers of these services may be independent and do not need to be affiliated with a home health care agency.

Homemaker Services

Assistance a person provides with activities necessary to or consistent with the Insured Person's needs to manage and maintain a household when he or she is no longer capable of managing those activities. This may include such activities as:

- preparing meals;
- doing laundry; and
- doing incidental household tasks.

Hospice Care

Services (not including prescription drugs) that are designed to provide palliative care to an Insured Person or to alleviate the person's physical, emotional and spiritual discomforts because he or she is experiencing the last phases of life due to a terminal disease (diagnosed with 6 months or less to live).

Insured Person

You, the Policyholder named in the Schedule, and your Insured Spouse, if any, who is also named in the Schedule or in an attached coverage rider.

Practitioner

- a physician, as defined in Section 1861(r)(1) of the Social Security Act;
- a registered professional nurse;
- a licensed social worker; or
- any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.

Lifetime Payment Maximum

The combined total amount we will pay as benefits under this policy. This amount is shown in the Schedule; and will increase over time in accordance with any Benefit Increases that apply.

Medicaid

Title XIX of the Social Security Amendments of 1965 as then constituted or later amended which in Virginia is the program administered in accordance within title 32.1.

Medicare

The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

Nurse

Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.

Policy Year

Each twelve month period beginning with the Effective Date of the policy, as shown in the Schedule.

Prevailing Expense

Expenses, fees or charges actually incurred by an Insured Person which do not exceed the level of charges normally made for similar care, service or other items provided to persons with comparable medical conditions or impairments in the locality where they are received. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.

Respite Care

Short-term care provided in order to relieve an Insured Person's primary informal (unpaid) caregiver in the Insured Person's home. It can be furnished in an institution, in the Insured Person's home, or at a community-based program.

Supportive Equipment

Equipment, such as the following:

- pumps and other devices for intravenous injection;
- ramps to permit movement from one level of a residence to another;
- grab bars to assist in toileting; and
- other mechanical aids.

It does not include either: equipment that will, other than incidentally, increase the value of the residence in which it is installed; or artificial limbs, teeth, medical supplies, or equipment placed in the Insured Person's body, temporarily or permanently.

We, Us, Our

General Electric Capital Assurance Company. We are a stock life insurance company. Our Administrative Office is at 1650 Los Gamos Drive, San Rafael, California 94903-1899.

You, Your

The Policyholder named in the Schedule.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

This section describes the Benefits payable under the policy.

ELIGIBILITY FOR THE PAYMENT OF BENEFITS

For an Insured Person to be eligible for Benefits provided by the policy we must receive ongoing proof, including a Current Eligibility Certification, which demonstrates, based on information from care providers, personal physicians and other Licensed Health Care Practitioners, that the covered care is needed due to the Insured Person continually:

- being unable to perform, without Substantial Assistance (either Standby Assistance or Hands-on Assistance) from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must, at first, be expected to exist for a period of at least 90 days; **or**
- requiring Substantial Supervision to protect oneself from threats to health and safety due to Severe Cognitive Impairment.

Current Eligibility Certification Defined

A **Current Eligibility Certification** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that the Insured Person meets the above requirements.

The Claims Provisions section describes the claims evaluation process.

CONDITIONS

Benefits will be paid only to reimburse the covered expenses an Insured Person incurs for care and services that:

- meet the requirements for payment in accordance with the Benefits and other provisions of this policy; and
- are received pursuant to his or her Plan of Care as prescribed by a Licensed Health Care Practitioner; and
- are received while his or her insurance is in force.

Benefit payments are subject to: the Elimination Period requirements; the applicable Daily Payment Maximum and Lifetime Payment Maximum; and all other provisions of the policy.

Additional Definitions

An **Activity of Daily Living** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. Definitions of these activities are found in the Glossary.

Substantial Assistance is either:

- **"Hands-on Assistance"** which means the physical assistance (minimal, moderate or maximal) of another person without which the Insured Person would be unable to perform the Activity of Daily Living; or
- **"Standby Assistance"** which means the presence of another person within arm's reach of the Insured Person that is necessary to prevent, by physical intervention, injury to the Insured Person while he or she is performing the Activity of Daily Living.

Severe Cognitive Impairment means a loss or deterioration in intellectual capacity that:

- is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and
- is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
  - short-term or long-term memory;
  - orientation as to people, places, or time;
  - deductive or abstract reasoning; or
  - judgment as it relates to safety awareness.

Substantial Supervision means continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (such as may result from wandering).

A **Plan of Care** is a written, individualized plan for care and support services for an Insured Person that:

- Has been developed as a result of an assessment and incorporates any information provided by his or her personal physician; and
- Has been prescribed by a Licensed Health Care Practitioner; and
- Fairly, accurately and appropriately addresses his or her long term care and support service needs; and
- Specifies: the type, frequency and duration of all services required to meet those needs; the providers appropriate to furnish those services; and an estimate of the cost of such services.

The Plan of Care must be updated as the Insured Person's needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days. We will make a copy of the current Plan of Care available to the Insured Person's personal physician. No more than one Plan of Care may be in effect at a time.

PRIVILEGED CARE COORDINATION SERVICES

This is an option the Insured Person may choose to use.

These services are intended to help identify care needs and community resources available to deliver care.

We will pay for the services described below when a Privileged Care Coordinator provides them to the Insured Person while his or her insurance is in force under the policy. This payment will be at our expense; and will NOT count against any policy Payment Maximum.

When the Insured Person chooses to use these services, the Privileged Care Coordinator will:

- Meet with the Insured Person in his or her home to obtain a full understanding of the person's unique situation and condition. Based on that information the Privileged Care Coordinator will develop and prescribe a Plan of Care appropriate for the Insured Person's needs. This may include care in the home and in the community.
- Provide the initial and ongoing Current Eligibility Certifications.
- Suggest a variety of formal and informal care and support service providers. This may include negotiating service and care provider rates for the Insured Person; and identifying other financial resources available to meet the needs specified in the Plan of Care.
- Help with the completion of claims forms required to obtain payment under this policy.
- Assist with implementing the Plan of Care by scheduling and coordinating the care and support service providers chosen by the Insured Person.
- Monitor the care and support services being received. This will include periodic re-assessments to determine revisions to the Plan of Care warranted by changing needs.

A **Privileged Care Coordinator** is a Licensed Health Care Practitioner designated by us to assist an Insured Person in identifying his or her long term care needs and how to match those needs with the available care and service providers and resources. Privileged Care Coordinators are professionals whose duties are: to gather objective information specific to each person's circumstances; to use the information gathered to customize that person's Plan of Care; and to make recommendations for qualified providers that can deliver the needed care and services.

Privileged Care Coordinators are familiar with the care and service providers available in your area. Those providers vary greatly from skilled professionals to lay caregivers, based on the degree and type of assistance needed. Privileged Care Coordinators will help identify qualified caregivers that are acceptable to the Insured Person and his or her family. In all cases, the Insured Person is responsible for choosing the actual care and service providers to be used. If for any reason the Insured Person is not satisfied with a care or service provider, he or she may request that the Privileged Care Coordinator identify other providers from which to choose.

Additional Feature

When an Insured Person uses a Privileged Care Coordinator's Plan of Care, the Elimination Period for the Long Term Care Facility Benefit is reduced by the number of days for which Home Care Benefits are paid; and the monthly Waiver of Premium Benefit is activated.

HOME CARE BENEFIT

We will pay the Prevailing Expenses an Insured Person incurs for the following care and support services that are consistent with his or her Plan of Care and are received other than while in a Long Term Care Facility:

Licensed providers
- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;

Other personnel
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services; and
- Chore Services;

Community Care
- Adult Day Care; and
- Hospice Care.

We will pay this Benefit on a monthly basis. The total amount we will pay for all such expenses which are incurred by an Insured Person during a calendar month will not exceed 31 times the Daily Payment Maximum.

The payment of this Benefit is not subject to the Elimination Period. However, days an Insured Person receives services covered under this Benefit in accordance with a Privileged Care Coordinator's Plan of Care will be used to satisfy his or her Elimination Period for the Long Term Care Facility Benefit.

RESPITE CARE BENEFIT

Subject to the Daily Payment Maximum, we will pay the Prevailing Expenses an Insured Person incurs for the first 21 days of Respite Care he or she receives during a Policy Year. The payment of this Benefit is not subject to, nor will it satisfy, any Elimination Period.

CAREGIVER TRAINING BENEFIT

We will pay the Prevailing Expenses an Insured Person incurs for training an informal (unpaid) caregiver to care for the Insured Person in his or her home. All the following conditions apply to the payment of this Benefit:
- We will not pay for training provided to someone who will be paid to care for the Insured Person.
- The training cannot be received while the Insured Person is confined in a hospital or Long Term Care Facility; unless it is reasonably expected that the training will make it possible for the Insured Person to go home where he or she can be cared for by the person receiving the training.

Limitation on Benefit Payments: This Benefit is not subject to a daily or monthly payment maximum; but the lifetime maximum total amount we will pay with respect to an Insured Person under this Benefit is an amount equal to five (5) times his or her Daily Payment Maximum.

EQUIPMENT BENEFIT

We will pay the Prevailing Expenses an Insured Person incurs for the purchase or rental of Supportive Equipment if:
- the equipment is intended to assist the Insured Person in living at home or in other residential housing by relieving his or her need for direct physical assistance; and
- as stated in the Plan of Care, it is expected that the equipment will enable the Insured Person to remain at home or in other residential housing for at least 90 days after the date of purchase or first rental.

Limitation on Benefit Payments: This Benefit is not subject to a daily or monthly payment maximum; but the lifetime maximum total amount we will pay with respect to an Insured Person under this Benefit is an amount equal to 50 times his or her Daily Payment Maximum.

LONG TERM CARE FACILITY BENEFIT

Subject to the Daily Payment Maximum, we will pay the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility. This includes expenses an Insured Person incurs for private duty nursing care provided in such a facility by a Nurse who is not employed by the facility. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility. The Insured Person must be confined in the Long Term Care Facility as an inpatient.

A **Long Term Care Facility** is an institution* which is licensed or certified by the appropriate federal or state agency to engage primarily in providing care and services on an overnight basis sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment. It must also:

- Provide 3 meals a day and accommodate special dietary needs;
- Have arrangements with a duly licensed physician or Nurse to furnish medical care in case of an emergency;
- Have the appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications; and
- Have accommodations for at least five inpatients in one location, unless it has been determined by us, based on information from our Privileged Care Coordinator, that it has the services and facilities required to appropriately address the Insured Person's needs as described in his or her Plan of Care (even with accommodations for less than five inpatients).

Examples of places that could meet this definition are some, but not all: nursing homes; assisted care facilities; Alzheimer's facilities; adult foster homes; or residential care facilities or residential care homes.

A Long Term Care Facility is NOT: a hospital or clinic; a subacute care or rehabilitation hospital or unit; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; or a substantially similar establishment.

* If an institution has multiple licenses, certifications or purposes, a portion, ward, wing or unit thereof will qualify as a Long Term Care Facility only if it: meets all of the above criteria; is authorized to provide such care to its inpatients; and is engaged principally in providing not only room and board, but also care and services which meet all of those criteria.

BED RESERVATION BENEFIT

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

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

We will do this for a total of not more than the first 50 days per person (continuous or not) of such absence during a Policy Year.

SUPPLEMENTARY CARE BENEFIT

(For expenses not otherwise covered; upon approval by us.)

We will pay the Prevailing Expenses an Insured Person incurs for care, treatment, services, supplies or other items not otherwise covered by the policy when: (1) they are clearly specified in his or her Plan of Care; and (2) the Insured Person, his or her personal physician and we mutually agree that they are cost-effective alternatives to Benefits available under the policy. The agreement to using these alternatives will not waive any of the rights an Insured Person or we have under the policy; and it may be discontinued at any time without affecting the Insured Person's right to the Benefits otherwise available under the policy.

Benefits are not payable for any expenses that:

- are not for qualified long term care services as defined in Section 7702B(c) of the Internal Revenue Code; or
- are incurred prior to the date of mutual agreement; or
- are incurred after the Lifetime Payment Maximum has been reached.

Examples: Examples include, but are not limited to:

- In-home safety devices.
- Home delivered meals.
- Stays in types of facilities not otherwise covered by the policy.
- Additional equipment benefits.
- Rental or lease of emergency medical response devices.
- Other services designed to help the Insured Person remain at home.

WAIVER OF PREMIUM BENEFIT

We will waive premium payments for each coverage month that begins while an Insured Person is receiving either:

- Long Term Care Facility Benefits (after satisfying the Elimination Period); or
- Home Care Benefits after satisfying a qualifying period which is equal, in number, to the number of days in the Elimination Period stated in the Schedule. The qualifying period will be satisfied by: (a) days used to satisfy the Elimination Period; or (b) days for which Home Care Benefits are received; or (c) any combination of (a) and (b); or
- Home Care Benefits in accordance with a Privileged Care Coordinator's Plan of Care without completing any qualifying period.

This waiver applies to premium payments for the policy (all Insured Persons) and all attached forms. It stops when the Insured Person ceases to receive continuing benefits under the Long Term Care Facility Benefit or the Home Care Benefit. When the waiver stops, we will give credit for any premium paid by you for periods during which the waiver applied, against future premiums then due. You will then be required: to pay the remaining due in accordance with the policy's previous premium payment mode; and to continue to pay future premiums as they become due.

SURVIVORSHIP BENEFIT

When an Insured Person's spouse dies after this policy has been in force for at least ten years, no further premium payments will be required for this policy if:

- Both the Insured Person and such spouse continuously had long term care insurance coverage in force with us, other than under a Nonforfeiture Benefit, on the date of death of such spouse and for at least the prior ten year period; and
- Such spouse's coverage included a similar Survivorship Benefit; and
- No long term care benefits were payable by us for the Insured Person or such spouse during the first ten years of such concurrent coverage.

EXCLUSIONS AND LIMITATIONS

This section states the conditions under which payment will be limited, or not made at all, even if an Insured Person otherwise qualifies for benefits. These conditions apply to all benefits provided by the policy and to all attached riders.

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

- Provided by a Family Member, unless:
  - the Family Member is a regular employee of the organization that is providing the services; and
  - such organization receives payment for the services; and
  - the Family Member receives no compensation other than the normal compensation for employees in her or his job category.
- For which no charge is normally made in the absence of insurance.
- Provided outside of the United States of America or its territories or possessions.
- Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to the Insured Person or his or her estate.
- Resulting, directly or indirectly, from war or act of war, whether declared or not.
- Resulting, directly or indirectly, from attempted suicide or an intentionally self-inflicted injury.
- Resulting, directly or indirectly, from the Insured Person's alcoholism or addiction to drugs or narcotics; but not addiction which results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

NON-DUPLICATION

Benefits will be paid only for covered expenses that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care plan or law (except Medicaid).

We will consider, for the purposes of satisfying an Elimination Period, days on which an Insured Person incurs expenses that would otherwise qualify as satisfying his or her Elimination Period, but are excluded from coverage because benefits are paid or payable under governmental health care plans or laws as stated above.

This section describes our intent that this be a federally tax-qualified contract.

Conformity with Internal Revenue Code

This policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 – Public Law 104-191). If on its effective date, the policy does not comply with the requirements of the above cited section, it will be treated as if it had been changed to comply with those requirements. Because the policy is guaranteed renewable, we will inform you in writing of any required change in the provisions of this policy; and you will be given the choice of accepting the change, or retaining the policy without that change.

CLAIMS PROVISIONS

This section describes: when we must be notified of a claim; what to send us; how we evaluate and pay claims; and other rights and responsibilities under the contract.

Your Role in the Claims Process
Let us know at once, then follow these procedures.

Early awareness by our Claims Department will facilitate a timely claim review. You can help us greatly in the claims process and at the same time begin early planning of your covered care, by contacting us as soon as it appears an Insured Person may meet the benefit eligibility requirements.

When you choose to use the services of a Privileged Care Coordinator, we may make arrangements for a coordinator to contact you immediately and begin providing Privileged Care Coordination Services. Of course, someone else who is authorized to act on your behalf can also contact us for you.

Assistance in Completing Claim Forms

You may call us if you need any type of assistance during any phase of the claim process at our toll free number listed on your ID card. When an Insured Person uses a Privileged Care Coordinator, we will work with that coordinator to ensure that we understand the Insured Person's condition, the prescribed Plan of Care, and any care and support services received.

Telling us About a Claim

Notice of Claim: We must be notified when an Insured Person has a claim. The notice can be given to us at our Administrative Office or to our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: the Insured Person's name; the Policy Number; and an address to which the claim forms should be sent.

How to File a Claim

Claim Forms: When we get notice of claim we will send out the necessary forms to be used to file proof of loss within fifteen days after giving such notice.

The forms will tell you how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist us in the evaluation of the claim so that we can determine the benefits for which the person is eligible.

If you or your representative do not get the necessary claim forms within 15 days, proof of loss can be filed without them by sending us a letter which describes the occurrence, the character and the extent of the loss for which your claim is made. That letter must be sent to us at our Administrative Office within the time period stated in the next paragraph.

When to File a Claim

Proofs of Loss: When the policy provides for payment for continuing loss, written proof of the loss must be given to us within 90 days after the end of each 30 day period for which benefits may be payable. For any other loss, written proof must be given to us within 90 days after such loss. If it was not reasonably possible to give us written proof in the time required, we shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to us no later than 1 year from the time specified.

Our Evaluation Criteria; and the Claims Payment Process

How We Evaluate Claims: We will obtain information about a person on whose behalf a claim is made by working with that person, and his or her personal physician and any Privileged Care Coordinator used. We will also consult with any Licensed Health Care Practitioners, agencies and other care providers he or she used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at our expense, to do an assessment or a physical examination of a person on whose behalf a claim is made. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating an Insured Person's condition.

On an ongoing basis, we must receive updates to the Insured Person's Plan of Care and Current Eligibility Certifications. We will also need a copy of his or her Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At our expense, we have the right to require a medical examination at reasonable intervals while a claim is pending.

Time of Payment of Claim: After we receive the proper written proof of loss, we will pay any benefits then due immediately; and at the end of each 30 days thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be payable to the Policyholder. If the Insured Person becomes eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the policy. Any benefits unpaid at the Policyholder's death will be payable to his or her estate. If benefits are payable to an estate, we may pay a portion of those benefits, up to $1,000, directly to someone related to the Insured Person by blood or marriage who is deemed by us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services an Insured Person receives to the provider of the care or services; unless you direct us to do otherwise in writing by the time proofs of loss are filed. We do not require that a particular provider provide the care or services.

How to Appeal a Claim Decision

will inform you, the Policyholder, in writing if a claim, or any part of a claim, is denied.

Appeal Process: If you believe that our decision on a claim is in error you may appeal; and we will reconsider the claim. If you wish to make such an appeal, you must send us a brief note (no special form needed) that tells us why you feel we should change our decision. You may authorize someone else to act for you in this appeal process.

The note should include the names, addresses and phone numbers of any providers you think we should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated the Insured Person; and the facilities from which he or she received care, treatment, services, equipment or other items.

We will provide you with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of our reconsideration.

Legal Actions

You cannot sue on any claim before 60 days after written proof of loss has been given as required by your policy. You cannot sue after 3 years from the time written proof of loss is required to be given.

BASIC CONTRACT PROVISIONS

This section describes: the documents that state all the contractual agreements; the importance of completing the application truthfully and correctly; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: This policy, including any endorsements and the attached papers, if any, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has the authority to change this policy or waive any of its provisions.

Time Limit on Certain Defenses/Incontestability Provision

We issued this policy based on information we were provided. As stated below, any incorrect or omitted information in an Insured Person's application may cause the policy to be voided or a claim to be denied.

Misstatements in the Application: For a policy that has been in force for less than 6 months we may rescind (void) the policy or deny an otherwise valid claim upon a showing of misrepresentation that was material to the acceptance of an Insured Person for coverage.

While the policy has been in force for at least 6 months but less than 2 years, we may rescind the policy or deny an otherwise valid claim upon a showing of misrepresentation that is both: material to the acceptance of an Insured Person for coverage; and pertains to the conditions for which benefits are sought. After the policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that an Insured Person knowingly and intentionally misrepresented relevant facts relating to his or her health. If we pay any benefits under the policy, the benefit payments will not be recovered by us in the event the policy is rescinded.

Pre-Existing Conditions: We will not reduce or deny any claim under this policy because of a sickness or physical or medical condition that existed before the policy's Effective Date.

Other Provisions

Misstatement of Age: If an Insured Person's age was misstated in the application for this policy, we will pay the benefits that the premiums paid would have purchased at his or her true age. If, based on that true age, the policy would not have become effective, we will only be liable for the refund of all premiums paid for this policy.

Governing Jurisdiction: Any provision of this policy that on its effective date is in conflict with the laws of the state in which the insured resides on the date is hereby amended to conform to the minimum requirements of the laws.

Time Periods: All time periods begin and end at 12:01 a.m. at your residence.

Non-Participating; Dividends Not Payable: This policy does not participate in our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: The policy does not provide for a cash surrender value, or other money that can be: borrowed; or paid, assigned or pledged as collateral for a loan.

EFFECTIVE DATE AND PREMIUM PROVISIONS

This section describes such things as: when the policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; what happens if premiums are not paid on time; and protection available in the event of unintentional lapse of the policy.

The Policy Taking Effect

Effective Date and Consideration: This policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates because the Lifetime Payment Maximum (including any increases due to any Benefit Increases) has been reached.

Your Right to Cancel The Policy at Any Time

The Policyholder may cancel this policy at any time by sending us written notice. The policy will be cancelled as of the date we receive the notice, or the later date stated in the notice.

Our Limited Right to Change Premiums

Premiums will not increase due to a change in age or health. We can, however, change premiums based on premium class; but only if we change the premiums for all similar policies issued in the same state and on the same form as this policy. Premium changes will only be made as of an anniversary of the policy's Effective Date. We must give you at least 60 days written notice before we change premiums.

Paying Premiums

The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. Each premium after the First Premium is due at the end of the period for which the prior premium was paid.

Currency

All payment by or to us will be in the lawful money of the United States of America.

Limitations on the Refund of Premiums

In the event this policy is cancelled by you or terminated by us, we shall, within 30 days of the effective date of such cancellation or termination, return to you the unearned portion of any premium paid. The earned premium shall be computed on a pro rata basis.

Grace Period and Protection Against Unintentional Lapse – Lapse Notice to Someone Else: A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force before it lapses. You have the right to designate someone else to receive notice of lapse or termination of this policy for nonpayment of premium. Your policy will not lapse or be terminated for nonpayment of premium unless we, at least 30 days before the effective date of the lapse or termination, have given notice to you and to those persons designated by you for the purposes of receiving notice of lapse or termination. Notice will be given by first class United States mail, postage prepaid; and notice may not be given until 30 days after a premium is due and unpaid. Notice shall be deemed to have been given as of five (5) days after the date of mailing.

Your application shows whom you have designated to receive these notices. You can direct us, in writing, to change your designation and send the notices to someone else.

Extension of Benefits. Termination of this policy will not affect any claim for expenses incurred during uninterrupted institutional confinement that begins while the policy is in force and continues without interruption beyond the date of termination.

This extension of benefits, beyond the period the policy was in force, will terminate when the Lifetime Payment Maximum that applies on the date of termination is reached; and is subject to the Elimination Period and all other applicable provisions of the policy. For the purposes of this provision, an uninterrupted institutional confinement will include: being transferred to another Long Term Care Facility; receiving another level of care in the same Long Term Care Facility; and transferring back to a Long Term Care Facility from a temporary or acute hospitalization.

Reinstatement: If the renewal premium is not paid before the grace period ends, the policy will lapse.

Later acceptance of the premium by us (or by an agent duly authorized to accept such payment) without requiring an application for reinstatement will reinstate this policy as of the date of premium acceptance.

If we or our duly authorized agent require an application for reinstatement, and give you a conditional receipt for the premium, this policy will be reinstated upon either: our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless we give you prior written notice of our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of losses that begin after the date of reinstatement. In all other respects your rights and our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

Continuation for Lapse due to Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: We will provide a retroactive continuation of coverage if:

- the policy terminates due to non-payment of premiums (lapse); and
- within 7 months after termination we are given proof that an Insured Person met the Eligibility for the Payment of Benefits requirements of the policy.

We must receive proof of his or her impairment or incapacity and all past-due premiums within that 7 month period. Any benefits for which an Insured Person qualified during the continuation period will be paid to the same extent they would have been paid if the policy and its riders had remained in force from the date of termination.

Premium Adjustment In the Event Insurance of Your Spouse Terminates

A policy will not automatically terminate coverage for an Insured Spouse if your spousal relationship ends. You, the Policyholder, must notify us in writing: (a) when your Insured Spouse dies; or (b) if, for any reason, you wish to terminate your Insured Spouse's insurance under the policy.

In that event, your Insured Spouse's insurance under the policy will terminate on the later of:

- the date we receive the notice; or
- the date stated in the notice for termination of your Insured Spouse's insurance; or
- if applicable, the date he or she ceases to be eligible for the payment of benefits under the policy (including any period during which he or she is satisfying an Elimination Period).

If your Insured Spouse's insurance terminates as stated above, we will adjust the amount of future premiums becoming due for your continued insurance under this policy as follows:

- The adjustment will apply to premiums becoming due after the date of such termination.
- The Lifetime Payment Maximum of the policy will not be reduced, even though the policy will then cover only one person.
- The premium (which was previously the total of the premiums for both you and your Insured Spouse) will be adjusted to be only 125% of the amount we would normally charge for you alone, even though you will no longer be sharing coverage.
- The premium will be based on your original issue age.

Continuation of Spouse Insurance Upon Death of the Policyholder

If you, the Policyholder, die while the policy is in force and your Insured Spouse is an Insured Person, he or she can continue to be covered by the policy; provided that premiums continue to be paid when due.

Upon receipt of written notification of your death, we will adjust the amount of future premiums becoming due for such Insured Spouse's continued insurance under this policy as follows:

- The adjustment will apply to premiums becoming due after the date we receive notification of your death.
- The Lifetime Payment Maximum of the policy will not be reduced, even though the policy will then cover only one person.
- The premium (which was previously the total of the premiums for both you and your Insured Spouse) will be adjusted to be only 125% of the amount we would normally charge for your Insured Spouse alone, even though he or she will no longer be sharing coverage.
- The premium will be based on your Insured Spouse's original issue age.

All references to "you" and the "Policyholder" in this policy will then apply to such Insured Spouse.

CONTINGENT BENEFITS UPON LAPSE

This provision describes benefits, which become available if and only if the policy lapses after substantial cumulative premium increases.

When this Benefit Applies

We will notify you at least 60 days prior to any change in premium rates for the policy. Anytime the cumulative amount of all premium increases equals or exceeds the Triggers for a Substantial Premium Increase determined below we will:

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

The Shortened Benefit Period Plan

Any coverage converted under this provision will have the same Benefits, Elimination Period and Daily Payment Maximum that were in effect at the time of lapse or election to convert. They will not change thereafter. The amount of the reduced Lifetime Payment Maximum will be the greater of: thirty (30) times your Daily Payment Maximum at the time of default or lapse; or 100% of the sum of all premiums paid for the policy and any attached forms, including premiums paid prior to any change in benefits. It will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

We will not pay more than the Lifetime Payment Maximum which applied immediately prior to lapse for all expenses incurred while both: this policy is in premium paying status; and after it has been converted.

Triggers Indicating a Substantial Premium Increase

Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium	Issue Age	Increase Over Initial Premium
29 and under	200%	66	48%	79	22%
30 – 34	190%	67	46%	80	20%
35 – 39	170%	68	44%	81	19%
40 – 44	150%	69	42%	82	18%
45 – 49	130%	70	40%	83	17%
50 – 54	110%	71	38%	84	16%
55 – 59	90%	72	36%	85	15%
60	70%	73	34%	86	14%
61	66%	74	32%	87	13%
62	62%	75	30%	88	12%
63	58%	76	28%	89	11%
64	54%	77	26%	90 and over	10%
65	50%	78	24%		

If your policy has a Nonforfeiture Benefit Rider, that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates)

Please keep this policy in a safe place with your other important documents.

This rider changes the policy so that it provides coverage for expenses incurred while in a wider variety of facilities that provide care.

Policyholder:
[John Alan Doe]
Annual Rider Premium:
[$zzz.zz]

Policy Number:
[ABC1234567]
Rider Effective Date:
[March 1, 2001]

Coverage Description

The Definition of a "Long Term Care Facility" is deleted in its entirety and changed to read as follows:

A "**Long Term Care Facility**" is an institution* which is licensed or certified by, or registered with, the appropriate federal or state agency to engage in providing care and services on an overnight basis. It must also:

- Provide 3 meals a day and accommodate special dietary needs;
- Have the appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications;
- Have policies and procedures to arrange for the furnishing of care required to appropriately address the Insured Person's needs as described in his or her Plan of Care; and
- Have the facilities required to appropriately address the Insured Person's needs as described in his or her Plan of Care.

Examples of places that could meet this definition are: a nursing home; an assisted care facility; an Alzheimer's facility; an adult foster home; or a residential care facility or residential care home.

A Long Term Care Facility is NOT: a hospital or clinic; a subacute care or rehabilitation hospital or unit; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; or a substantially similar establishment.

* If an institution has multiple licenses or purposes, a portion, ward, wing or unit thereof will qualify as a Long Term Care Facility only if it: meets all of the above criteria; is authorized to provide such care to its residents; and is engaged principally in providing not only room and board, but also care and services which meet all of those criteria.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid; but will terminate on the earliest of the following dates:

- the date we receive your written request to terminate this rider; or
- the date benefits are exhausted under this policy.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

This rider adds the following Nonforfeiture Benefit provision to your policy. Benefit payments are subject to all the provisions of the policy and this rider.

Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

Annual Rider Premium:
[$zzz.zz]

Nonforfeiture Benefit

If your policy terminates due to default in any premium payment (lapse) after the policy has been in force for at least 3 years, your policy will continue automatically with a reduced Lifetime Payment Maximum. The policy will then be in a paid up status; with no further premium payments being required.

The same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse (but not changed thereafter), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

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

This amount may be adjusted subsequent to being initially granted only as necessary to reflect changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form.

We will not pay more than the Lifetime Payment Maximum which applied immediately prior to lapse for all expenses incurred both while the policy was in premium paying status and after it has been converted.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date of the policy; and continues as long as the policy is in force and the required premium is paid.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

This rider will restore depleted policy benefits to the levels at which they would have been if no benefits had ever been paid. Qualification for this restoration must occur while the policy and this rider are in force and prior to the Lifetime Payment Maximum having been reached.

Policyholder:
[John Alan Doe]
Annual Rider Premium:
[$zzz.zz]

Policy Number:
[ABC1234567]
Rider Effective Date:
[March 1, 1998]

Benefit Restoration

Under this rider we will restore the policy's Lifetime Payment Maximum to the amount that would have applied if no benefits had been paid under the policy. This applies whenever a period of 180 consecutive days elapses during which:

- The policy was in force in a premium paying status; and
- No Insured Person required, or received, either:
  - Substantial Supervision to protect himself or herself from threats to health or safety due to Severe Cognitive Impairment; or
  - Substantial Assistance necessary to meet the policy's Benefit Eligibility requirements due to a loss of functional capacity.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

INTERNATIONAL COVERAGE RIDER

This rider changes the policy so that it provides limited coverage when an Insured Person is traveling or living outside the United States.

Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]
Rider Effective Date:
[March 2001]

Rider Taking Effect and Renewal

This rider takes effect on the date stated above. It stays in effect as long as the policy is in force. It will terminate on the earliest of the following:
- the date benefits are exhausted under this policy; or
- the date the policy terminates for any other reason.

Benefit Description

The policy's Exclusion for "services provided outside of the United States of America or its territories or possessions" will not apply to services an Insured Person receives in accordance with the following provisions.

Rider Conditions

This rider applies only when an Insured Person requires care or services outside of the United States of America or its territories or possessions. The policy, as changed by this rider, will provide coverage only when the following conditions are satisfied:
- We must receive proof which is satisfactory to us that he or she has met the Eligibility for the Payment of Benefits requirements and Conditions of the policy.
- The Insured Person, at his or her own expense obtains and furnishes us with the required supporting documentation. This includes, but is not limited to:
  - A Current Eligibility Certification as required by the policy;
  - A satisfactory Plan of Care prescribed by such a Licensed Health Care Practitioner and any required updates to that Plan of Care;
  - Properly completed claims forms and proof, satisfactory to us, that he or she is receiving covered care and services.
- We may require that the Insured Person provide us with all of the above information at reasonable intervals. We will not require this more frequently than monthly.

The Benefit We Will Pay

In lieu of paying for incurred expenses, we will pay a fixed daily benefit, as determined below.
- The fixed daily benefit will be paid for each day the Insured Person satisfies the requirements of the policy and this rider after the Elimination Period has been satisfied.
- The fixed daily benefit will be the lesser of:
  - The amount set by us which maintains the same relationship to the cost basis for services in that general location as the Daily Payment Maximum does to such costs in the State in which the policy was issued; and
  - 70% of the Daily Payment Maximum for the policy.
- The maximum amount payable under the terms of this rider will be the amount equal to 1095 times 70% of the Daily Payment Maximum.
- Payment is subject to the policy's Lifetime Payment Maximum.

Payment of Benefits

We will provide coverage under the following conditions:

- This rider must be in force when the care or services are received;
- We will not provide Privileged Care Coordination Services in connection with the coverage furnished by this rider;
- Unless the Elimination Period has been previously satisfied, the Elimination Period will apply to all Benefits payable under the terms of this rider;
- Benefits will be paid only while we continue to receive satisfactory proof and information in accordance with the Rider Conditions; and
- Payment under this rider will be in lieu of all other policy Benefits for care and services received during the period the Insured Person is in such location.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

EXTENDED ELIMINATION PERIOD RIDER

This rider changes the policy to which it is attached by revising the Elimination Period so that it: becomes a period of 1000 days; and applies to all policy Benefits.

Why This Rider Has Been Attached to Your Policy

We have issued the policy with an Elimination Period of 1000 days because you do not meet our underwriting requirements for a standard rate classification. We will provide coverage subject to the provisions of the policy as changed by this rider provided:

- you accept the policy as changed by this rider; and
- you pay the required policy premium.

How the Elimination Period Changes

The definition of the term "Elimination Period" in the policy is:

- deleted in its entirety; and
- changed to read as stated below.

Elimination Period

This policy has an Elimination Period of 1000 days, as stated in the Schedule. This is the number of days for which you must have satisfied the Eligibility for the Payment of Benefits requirements stated in the policy before benefits will become payable. The policy will NOT pay benefits for any expense you incur prior to the date the Elimination Period has been satisfied. Days used to satisfy the Elimination Period do not need to be consecutive. It is not required that a covered expense be incurred on any days used to satisfy this Elimination Period. Once you have satisfied this requirement, you will never have to satisfy a new Elimination Period for the policy.

IN NO EVENT WILL BENEFITS BE PAYABLE UNDER THE POLICY FOR EXPENSES INCURRED PRIOR TO YOUR HAVING SATISFIED THIS 1000 DAY ELIMINATION PERIOD.

Availability of Privileged Care Coordination Services

The Privileged Care Coordination Services of the policy will be available to you while you are satisfying the Elimination Period. However, we will not provide the other advantages that operate to accelerate the payment of Benefits or premium waiver when those services are used.

Rider Taking Effect and Renewal

This rider takes effect on the Effective Date of the policy; and may not be terminated without termination of the policy.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

FAMILY CARE COVERAGE RIDER

This rider changes the policy so that it provides limited coverage when an Insured Person receives care from a Family Member.

Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

Annual Rider Premium:
[$zzz.zz]

Rider Effective Date:
[March 1, 2001]

Coverage Description

The policy's Exclusion for expenses incurred for care provided by a Family Member will not apply to care furnished by a Family Member who does not normally live with the Insured Person. The maximum amount we will pay for all care which is received from Family Members on any one day will be the lesser of: (1) the Prevailing Expenses for such care; or (2) 50% of the Daily Payment Maximum stated in the Schedule.

As stated in the policy, there is no exclusion or reduction for expenses incurred when:

- the Family Member is a regular employee of the organization that is providing the services; and
- the Organization receives payment for the services; and
- the Family Member receives no compensation other than the normal compensation for employees in his or her job category.

In addition to the above, the Caregiver Training Benefit can be used to train a Family Member; even when he or she will subsequently provide care covered in accordance with this rider.

Rider Taking Effect and Renewal

This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid; but will terminate on the earliest of the following dates:

- the date we receive your written request to terminate this rider;
- the date benefits are exhausted under the policy.

Rider Premium

The premium for this rider is as shown above and is included in the total premium shown in the Schedule. The same conditions that apply to changing premiums for the policy apply to changing premiums for this rider. The premium for this rider will be waived when the policy premium is waived.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated September 4, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

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

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

For Choice I, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.76%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 3.2% for the Choice I products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

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

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 23,750 claims for Choice I. Overall, there are slightly more than this as the studies include a timing lag to eliminate potential noise in the claim information.

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

The morbidity assumptions contain three distinct pieces; incidence, claim termination rates and utilization. Utilization is somewhat different by attained age but there is little differentiation in the assumptions at ages where there is limited claims experience. Similarly, the claim termination rates

differ by age at claim and duration. GLIC termination rates at the oldest ages/later durations are a blend of company experience and baseline rates from a consulting firm.

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

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

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

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

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

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

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

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

Overall, the impact to the Earned Premiums and Incurred Claims when switching was not materially impactful for the company. The graphs below show a comparison between the two models when looking at Earned Premiums and Undiscounted Incurred Claims. Results from the two models are largely consistent. On a present value basis, Earned Premiums increased by 1.4% while Incurred Claims decreased by 0.3%. Part of this difference was due to more precise treatment of policy provisions in the new model (for example, reflecting exact benefit periods in the healthy life model rather than grouping infrequent values with common values in the claim cost model).

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

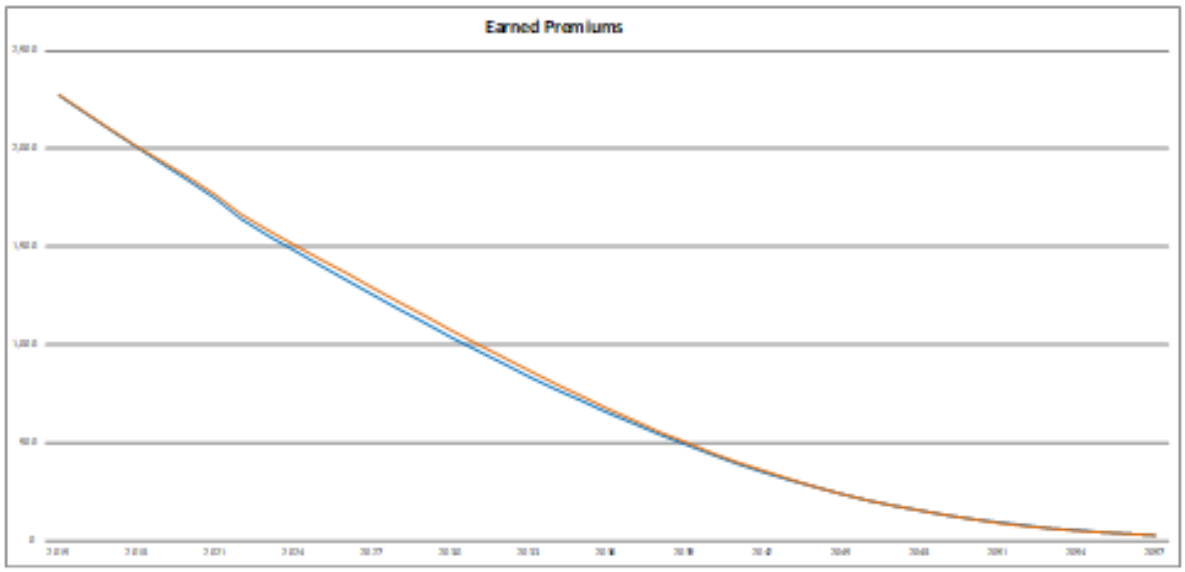
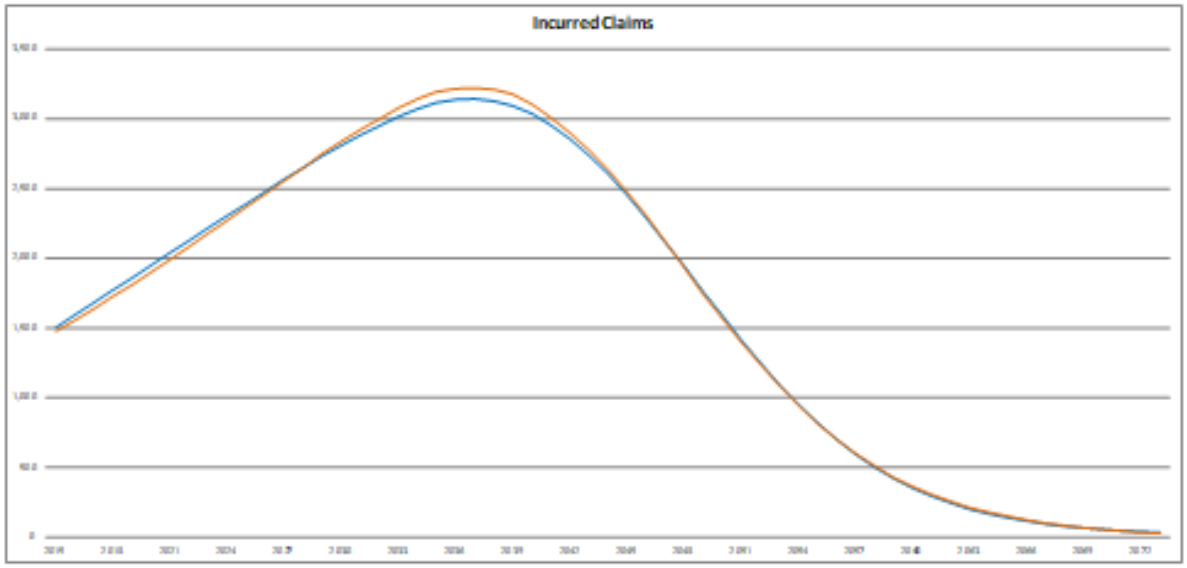


Table 6b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



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

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

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

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

d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.5% would be the appropriate rate for 2003-2004 issues rather than 4.0%.

There are four different requests regarding the information included in the projection exhibits. GLIC's commentary on these requests is as follows:

First, for the previously provided projections and for the new exhibits, nationwide experience specific to the forms available in Virginia will be included. The past experience and future projections will include rate history for Virginia (unless otherwise requested), and the projection assumptions will not contain additional margins for adverse deviation.

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

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

8. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:

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

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

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

The response for Question 6 included information regarding paid-up policies. The non-forfeiture policies will generally have minimal claims impact but will have substantial past earned premiums. Therefore, removing nonforfeiture policies from the projection would increase the future loss ratio and thus increase the justified rate increase. Furthermore, policies with limited payment periods have significant early premiums, but do not have higher anticipated claims compared to policies with lifetime payment periods. Thus, removing these policies would increase the justified rate increase. While GLIC does not believe the paid-up policies should be removed from the attachments, we have done so at the request of the Bureau.

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

Item (F) is the 'if-known' analysis that has been suggested by some as an alternative way to validate rate increases. GLIC does not agree that applications of 'if-known' methodology is appropriate or consistent with regulation and this method is in direct conflict with GLIC's ability to effectively manage its inforce LTC blocks of business. 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. Therefore, GLIC is providing attachments that reflect rate increase premiums from inception at the requested of the Bureau but believes that these attachments should be used for illustrative purposes only.

GLIC is providing the information requested in items (G) and (H) using the original pricing assumptions but wants to clearly differentiate between how the original pricing is being used. In item (G), the original pricing assumptions are projected since issue to our actual sales mix. In item (H), the original pricing assumptions are being applied to policies that are currently inforce. This is done in order to line up more reasonably with GLIC's actual past experience but will cause the projections in item (H) to vary significantly from the projections in item (G).

The requested exhibits have been provided using an appropriate maximum statutory discount rate for the product in Attachments 8a-h in "VA Choice I RS Objection 2 Attachments 20181015.pdf."

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

The table below contains the active life reserve balances for the Choice I product on a nationwide basis split by both benefit periods and benefit increase options.

Choice RS Policies – Active Life Reserves		
	Lifetime	**Limited**
No Bio	$23,793,816	$93,994,770
5% Equal	$114,502,274	$192,935,861
5% Compound	$517,905,410	$450,087,604
Total	$656,201,499	$737,018,235

Regards,

Michael S Johnson, FSA, MAAA
AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company
Date: October 15, 2018

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated September 7, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Rate Stability Virginia rate increase request. The comments and our responses are as follows:

Objection 1: Actuarial Memorandum

1. The actuarial memorandum states that the target lifetime loss ratio is no longer 60%. Please state the new lifetime targeted loss ratio.

In this filing, GLIC is not restating the priced-for target loss ratio for the Choice I block of business. According to Virginia Loss Ratio Regulation, GLIC could pursue actuarially justified rate increases to achieve a lifetime loss ratio of 60%, as limited by the 58%/85% test detailed by the department in question 3, below. However, as discussed in the actuarial memorandum, GLIC is pursuing rate action according to our Multi-Year Rate Action Plan with the goal of achieving a break-even status on this block of business. Because GLIC is not pursuing rate action that would achieve the priced-for 60% loss ratios, we are sharing costs with the consumers in order to manage this block of business without creating unreasonable additional financial strain on the consumer.

It should be noted that the actuarially justified rate increases would be much higher than the rate increases requested in this filing and the rate increases that GLIC is seeking as a part of the Multi-Year Rate Action Plan.

2. Pursuant to 14VAC5-200-153 C 2, please demonstrate that the premium rate schedule increases are calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

a. The accumulated value of the initial earned premium times 58%;
b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;
c. The present value of future projected initial earned premiums times 58%; and
d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;

GLIC has provided the requested 58%/85% demonstration in Attachment 2 of "VA Choice I RS Objection 3 Response 20181015.xlsx." GLIC notes that while we pass the 58%/85% test for the rate increase requested in this filing, we plan to follow the rate increase schedule as detailed in our Multi-Year Rate Action Plan that includes future rate increase filings of similar or lesser value in 2020 and 2023, and as justified by our experience. Justification for GLIC's approach to the Multi-Year Rate Action can be found in Section 2 of the actuarial memorandum.

Objection Response
Genworth Life Insurance Company

3. Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis. Please provide the active life reserves on a nationwide basis

The table below contains the active life reserve balances for the Choice I product on a nationwide basis split by both benefit periods and benefit increase options.

Choice RS Policies – Active Life Reserves		
	Lifetime	**Limited**
No Bio	$23,793,816	$93,994,770
5% Equal	$114,502,274	$192,935,861
5% Compound	$517,905,410	$450,087,604
Total	$656,201,499	$737,018,235

4. Please demonstrate that all present and accumulated values used to determine the rate increases use the maximum valuation interest rate as set forth in 14VAC5200-253 C 4.

The valuation interest rate used in modeling the premium and claim cash flows was developed using Choice 1 policy issues. The table below shows the Nationwide issued counts by calendar year along with the associated valuation interest rate by year. The weighted average based on policy issues rounds to 4.5%.

Nationwide Policies Issued	Issue Year	Valuation Rate
57,565	2001	4.5%
113,274	2002	4.5%
104,715	2003	4.5%
28,690	2004	4.5%
12,402	2005	4.5%
14,280	2006	4.0%
69	2007	4.0%
1	2008	4.0%
Weighted Avg.		**4.5%**

Objection Response
Genworth Life Insurance Company

Objection 2: Policyholder Notification Letter

1. 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.

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

Policyholders on waiver will receive the following documents: (1) no-quote Premium Change Notice "165224NQ_062018.pdf"; (2) Important Information document "165239SPO 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.

3. 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.

4. The policyholder notification letter states that "The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing." What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?

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 165224SPO) 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…"

2) The second reference is in the Important Information document (form 165239SPO) 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.

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."

5. Is the Contingent Non-Forfeiture 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 will receive a copy of the respective endorsement outlining how the benefit works including payment limitations.

A copy of Contingent Benefit Upon Lapse Endorsement form 134613 VA 06/29/16 is saved in the Supporting Documentation folder in SERFF.

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

For policyholders who do not elect the Stable Premium Option, we will provide a new schedule page upon request. A statement advising the insured of this right is reflected in "165239SPO VA Important Information 20181012.pdf."

Since the Stable Premium options are not available unless the policyholder is receiving this particular rate increase, we are not using the Coverage Amendment rider to change their policy. Any policyholder who elects one of the Stable Premium options will receive endorsement 7035END-SPO 0717 and an updated Schedule page. A sample schedule page is saved under the Supporting Documentation tab in SERFF as "Schedule_SPO_Sample_20180221.pdf."

Objection Response
Genworth Life Insurance Company

7. Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.

Policyholder options in the event of a premium rate revision are outlined on Coverage Options (form 165224SPO) and further explained in Important Information document (form 165239SPO) of the policyholder communication package. For policyholders interested in the Stable Premium Option, additional information is provided in the New Coverage Option to Consider document (form 70355SPO-NCPOTC).

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

See "SOV_VA Letter, CAR, CBUL 20181014.pdf" and "SOV_7035 CH1 SPO.pdf" saved in the Supporting Documentation folder in SERFF.

9. Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholder's right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.

We will provide a new schedule page upon request from the policyholder. A statement advising the insured of this right is reflected in "165239SPO VA Important Information 20181012.pdf."

10. Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.

The following statement is already reflected in the Important Information document (form 165239) in the Considerations related to reducing your benefits section: "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."

11. 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.

See attached "VA Compliance Certification 20181012.pdf."

Objection Response
Genworth Life Insurance Company

12. 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 response to question 15 above.

13.Prior to submitting, the company may wish to review the requirements of 14VAC5-200-75 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.

Objection Response
Genworth Life Insurance Company

14. Please provide a current statement of variability for all bracketed sections of the policyholder notification letter that are revised

See "SOV_VA Letter, CAR, CBUL 20181014.pdf" and "SOV_7035 CH1 SPO.pdf" saved in the Supporting Documentation folder in SERFF.

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.

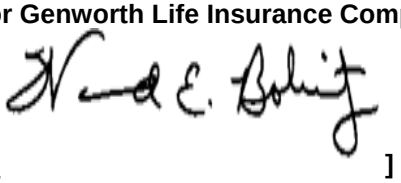
It will not be reduced by any Benefits previously paid under the Policy.

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.

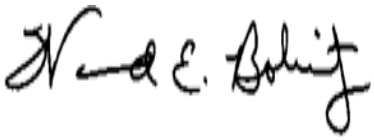
Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

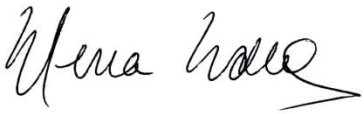
- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

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 (First) Alan (Middle) Doe (Last)]	[ABC1234567]	[12345-7891011]

Effective Date of Change	Revised Premium and Payment Mode (If applicable)
[April 15, 1995]	☐ 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]

SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name and Address of Policyholder:

[John Alan Doe]
[4321 Main Street]
[Anytown, Anystate, US 99999]

Policy Number:
[ABC1234567]

Policy Effective Date:
[March 1, 2001]

Insured Spouse:[Mary Jane Doe][None for this contract]

POLICY FEATURES

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

COVERAGE LIMITS

Elimination Period (For the Long Term Care Facility Benefit) ..... [100][180] Days
[Elimination Period (For the Home Care Benefit)……. 90 Days]
Daily Payment Maximum..... [$100.00]
Lifetime Payment Maximum ..... [$146,000.00]
[Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the Daily Payment Maximum…….90%]

BENEFIT INCREASES

AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown above; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

[RESTORATION OF BENEFITS……Effective as stated in the Rider - See Attached Rider]

[NONFORFEITURE BENEFIT .....Effective with the Policy - See Attached Rider]

See the next page for Premium Information.

Text in Brackets […] is variable based on the applicant's plan choices.
Rider benefits are optional.

SCHEDULE (Continued)

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Name of Policyholder:
[John Alan Doe]

Policy Number:
[ABC1234567]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - ..... [Standard]/[Preferred] [with Couple Discount]
[Insured Spouse - [Standard]/[Preferred] [with Couple Discount]]

ANNUAL PREMIUMS:

Basic Policy Coverage	[$xx.xx]
[Benefit Increases	$xx.xx]
[Optional Rider(s)	See Rider(s)]
Annual Total	[$xx.xx]

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly][*]	[$bbb.bb]