

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2017 Choice & Choice Alternative - Moratorium (LR)
State: Virginia
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate
Date Submitted: 12/29/2017
SERFF Tr Num: GEFA-131306459
SERFF Status: Closed-Approved
State Tr Num: GEFA-131306459
State Status: Approved
Co Tr Num: 2017 CHOICE & CHOICE ALTERNATIVE - MORATORIUM (LR)
Effective: On Approval
Date Requested:
Author(s): Richard Cromwell, Ronald Jackson
Reviewer(s): Greg Smith (primary), Bill Dismore
Disposition Date: 06/28/2019
Disposition Status: Approved
Effective Date:

State: Virginia **Filing Company:** Genworth Life Insurance Company
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General Information

Project Name: 2017 Choice & Choice Alternative - Moratorium (LR) Status of Filing in Domicile: Pending
Project Number: 2017 Choice & Choice Alternative - Moratorium (LR) Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: N/A.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 77.2% Filing Status Changed: 06/28/2019
State Status Changed: 06/28/2019
Deemer Date: 07/03/2019 Created By: Ronald Jackson
Submitted By: Ronald Jackson Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

State: Virginia **Filing Company:** Genworth Life Insurance Company
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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 Before 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 2002 through October 2003.
- 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 50% for Lifetime benefits and 29.1% for Limited benefits (SERFF #GEFA-128660233).

Information Regarding This New Rate Increase Filing

The goals of this new rate increase filing are to:

- Begin to pursue 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; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 83% for policies with Lifetime benefit periods and 73% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and
- The balance of the 2012 rate increase request that we were not permitted to implement.

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 273% for policyholders with Lifetime benefits and 191% 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, in addition to the balance of the 2012 rate increase request that we were not permitted to implement.

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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

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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.

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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 804-289-6725 [Phone]
P O Box 27601 804-281-6916 [FAX]
Richmond, VA 23261-7601

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Virginia
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Filing Company: Genworth Life Insurance Company

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Greg Smith	04/29/2019	04/29/2019
Info has been requested from company	Bill Dismore	01/31/2019	01/31/2019
Info has been requested from company	Bill Dismore	10/02/2018	10/02/2018
Info has been requested from company	Bill Dismore	09/07/2018	09/07/2018
Disapproved	Greg Smith	05/07/2018	05/07/2018
Info has been requested from company	Bill Dismore	04/12/2018	04/12/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	06/03/2019	06/03/2019
Ronald Jackson	03/01/2019	03/01/2019
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	07/24/2018	07/24/2018
Ronald Jackson	04/27/2018	04/27/2018

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Ronald Jackson	06/28/2019	06/28/2019
Form	Stable Premium Option Endorsement	Ronald Jackson	03/27/2018	03/27/2018
Rate	Stable Premium Option Rate Table	Ronald Jackson	03/27/2018	03/27/2018
Supporting Document	Filing Supplement	Ronald Jackson	03/27/2018	03/27/2018
Supporting Document	Flesch Score	Ronald Jackson	03/27/2018	03/27/2018
Supporting Document	Variability Statement	Ronald Jackson	03/27/2018	03/27/2018

SERFF Tracking #: GEFA-131306459 **State Tracking #:** GEFA-131306459 **Company Tracking #:** 2017 CHOICE & CHOICE ALTERNATIVE - MORAT...

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Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Review - Completed	Reviewer Note	Bill Dismore	09/17/2018	
RRS	Reviewer Note	Bob Grissom	05/07/2018	

SERFF Tracking #:

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2017 CHOICE & CHOICE ALTERNATIVE -
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Disposition

Disposition Date: 06/28/2019

Effective Date:

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	77.200%	77.200%	\$5,554,930	3,189	\$7,199,557	83.000%	73.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Stable Premium Option Endorsement	Received & Acknowledged	Yes
Form	Stable Premium Option Endorsement	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate	Rate Tables	Withdrawn	No
Rate (revised)	N/A	Withdrawn	No
Rate	Stable Premium Option Rate Table	Withdrawn	No
Rate	Stable Premium Option Rate Table	Withdrawn	No
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Filing Supplement	Received & Acknowledged	Yes
Supporting Document	Filing Supplement	Withdrawn	No
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes

SERFF Tracking #:

GEFA-131306459

State Tracking #:

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Company Tracking #:

2017 CHOICE & CHOICE ALTERNATIVE -
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Filing Company: Genworth Life Insurance Company

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Flesch Score	Received & Acknowledged	Yes
Supporting Document	Flesch Score	Withdrawn	No
Supporting Document (revised)	Variability Statement	Received & Acknowledged	Yes
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document (revised)	Sample Policyholder Notifications	Received & Acknowledged	Yes
Supporting Document	Sample Policyholder Letter (SPO)	Withdrawn	No
Supporting Document	Response Letter (4/27/18)	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Policy and Rider Approval	Received & Acknowledged	Yes
Supporting Document	Response Letter (7/24/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	60/80 Demonstration	Received & Acknowledged	Yes
Supporting Document	Sample Policy Endorsements and Riders	Received & Acknowledged	Yes
Supporting Document	Sample Schedule Page (SPO)	Received & Acknowledged	Yes
Supporting Document	Variability Statement	Received & Acknowledged	Yes
Supporting Document	Response Letter to Objection 4 (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document	Sample Policyholder Notifications (3/1/19)	Received & Acknowledged	Yes

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Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

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

Conclusion:

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

Thank you,

Greg Smith
Principal Examiner
804.371.9348

Sincerely,
Greg Smith

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Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/31/2019
Submitted Date	01/31/2019
Respond By Date	02/28/2019

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the need of 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

- Sample Policyholder Notifications (Supporting Document)

Comments: Please provide a sample John Doe policyholder notification letter that illustrates the premium increase notification.

Conclusion:

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

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

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

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

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Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 10/02/2018
Submitted Date 10/02/2018
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 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 provide the Excel file used to produce Attachment 7 Status of Filings.

5. 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.

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

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

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

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

d. Please use the appropriate maximum valuation interest rate (4.5%) for accumulation and discounting of this block as specified in 14VAC5-200-150.

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

a. current assumptions and current rates

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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.

8.For each of the four 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*

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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

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

Comments: Please provide the SERFF Tracking Number on the Rate Request Summary.

Objection 2

- 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 14VAC5-200-150 B, please demonstrate that, "Benefits under long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms . . ."

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis.

a) Please provide the active life reserves, and

b) Provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Objection 3

- 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

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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 statement of variability for all bracketed sections of the policyholder notification letter.

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 05/07/2018
Submitted Date 05/07/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

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

Based on a preliminary review of the submitted rate increase, please respond to the following. Upon receipt of the company's response we'll continue our review.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings. If applicable, please advise when that is anticipated.

Objection 2

Comments: The filing states that 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. Has the company notified its policyholders of this filing and the rate increases it intends to seek over the next ten years? Given the significant rate increases being requested, please advise why if not. Please also advise why this is not addressed in the policy summary.

Objection 3

Comments: Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Objection 4

Comments: Please explain how a policy will be updated to reflect any benefit changes policyholders may request in lieu of the rate increase, whether partially or in full. A copy of any approved form should be referenced along with documentation of its approval.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why additional rate increases are anticipated if the maximum rate increase under Virginia law and regulation is approved.

Objection 6

Comments: Please explain the reasoning for including the statement in the filing that the Loss Ratio regulation does not specify a discount rate. Note that 14VAC5-200-150 B states that All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.

Objection 7

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

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Objection 8

Comments: Please provide copies of all experience and projection exhibits based on the actual experience rather than as revised in the initial filing.

Objection 9

Comments: Please advise if the company has provided information and addressed concerns raised in the prior rate filing, SERFF filing GEFA-128660233.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Market Examiner

Sincerely,
Greg Smith

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

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 04/12/2018
Submitted Date 04/12/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

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

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

Objection 1

- Stable Premium Option Rate Table, [7035END-SPO 0717] (Rate)

Comments: Please remove the "Stable Premium Option Rate Table", Item 2. from the Rate/Rule Schedule since it has been withdrawn from this filing.

Objection 2

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

Comments: Please remove VA Choice I LR Rate Tables Appendix A.PDF from the Rate/Rule Schedule as these are current rates. Current rates should be filed under "Supporting Documentation".

Objection 3

Comments: Provide the approval dates and SERFF tracking numbers for rider forms 62172, 62274F, 62275, 62276, 62277, and 62278.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: 6. Confidentiality

The Virginia Bureau of Insurance's Office of General Counsel's letter to the company dated 03/18/2014 indicated such information would not be held confidential and was made publicly available. The position of the Virginia Bureau of Insurance remains as stated in the 03/18/2014 letter.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received April 29:

Response 1

Comments:

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

Related Objection 1

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

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents 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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/01/2019
Submitted Date 03/01/2019

Dear Greg Smith,

Introduction:

In response to comments received January 31, 2019:

Response 1

Comments:

We are providing the sample John Doe policyholder notification letter requested.

Related Objection 1

Applies To:

- Sample Policyholder Notifications (Supporting Document)

Comments: Please provide a sample John Doe policyholder notification letter that illustrates the premium increase notification.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Table with 2 columns: Field, Value. Row 1: Supporting Document Schedule Item Changes. Row 2: Satisfied - Item: Sample Policyholder Notifications (3/1/19). Row 3: Comments: (empty). Row 4: Attachment(s): Policyholder_Sample_VA.pdf

Conclusion:

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

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

SERFF Tracking #:	GEFA-131306459	State Tracking #:	GEFA-131306459	Company Tracking #:	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...
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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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

Ronald Jackson

SERFF Tracking #: GEFA-131306459 **State Tracking #:** GEFA-131306459 **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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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 October 2:

Response 1

Comments:

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

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Comments: 1. Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current 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 provide the Excel file used to produce Attachment 7 Status of Filings.

5. 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.

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

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

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

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

d. Please use the appropriate maximum valuation interest rate (4.5%) for accumulation and discounting of this block as specified in 14VAC5-200-150.

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

a. current assumptions and current rates

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

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

d. current assumptions with the proposed rate increase

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

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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.

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

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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

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

Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA Choice I LR Objection 4 Attachments 20181015.xlsx

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,

SERFF Tracking #:	GEFA-131306459	State Tracking #:	GEFA-131306459	Company Tracking #:	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...
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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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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) The Rate Request Summary has been updated to include the SERFF Tracking Number.

Related Objection 1

Applies To:

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

Comments: Please provide the SERFF Tracking Number on the Rate Request Summary.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice I LR 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf
<i>Previous Version</i>	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice I LR 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf

Response 2

Comments:

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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:

- 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 14VAC5-200-150 B, please demonstrate that, "Benefits under long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms . . ."

3) Section 15 of the Actuarial Memorandum states that active life reserves have not been used in the rate increase analysis.

a) Please provide the active life reserves, and

b) Provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA Choice LR Objection 3 Response 20181015.pdf
Satisfied - Item:	60/80 Demonstration
Comments:	
Attachment(s):	VA Choice I LR Objection 3 Response 20181015.xlsx

Response 3

Comments:

3) 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 3

Applies To:

- Sample Policyholder Letter (SPO) (Supporting Document)

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

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.*

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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

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 statement of variability for all bracketed sections of the policyholder notification letter.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

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

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

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:	<i>Sample Policyholder Letter (SPO)</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

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:	<i>Sample Policyholder Letter (SPO)</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

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

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

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:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

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:	<i>Sample Policyholder Letter (SPO)</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

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

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

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

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:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

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:	<i>Sample Policyholder Letter (SPO)</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

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

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

Satisfied - Item:	Sample Schedule Page (SPO)
Comments:	
Attachment(s):	Schedule_SPO_Sample_20180221.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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

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:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

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:	<i>Sample Policyholder Letter (SPO)</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

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

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

Satisfied - Item:	Sample Schedule Page (SPO)
Comments:	
Attachment(s):	Schedule_SPO_Sample_20180221.pdf

SERFF Tracking #: GEFA-131306459 State Tracking #: GEFA-131306459 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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

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

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 07/24/2018
 Submitted Date 07/24/2018

Dear Greg Smith,

Introduction:

In reply to the comments received May 7, 2018:

Response 1

Comments:

1) The previously approved rate increase has been fully implemented. Policyholder notification mailings started early September 2013 and the subsequent implementation date was November 2013.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings. If applicable, please advise when that is anticipated.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (7/24/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 2 Response 20180723.pdf

Response 2

Comments:

2) GLIC has yet not informed its policyholders of this filing and the rate increases because authorization from the Bureau is needed before policyholder notifications are submitted.

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Related Objection 2

Comments: The filing states that 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. Has the company notified its policyholders of this filing and the rate increases it intends to seek over the next ten years? Given the significant rate increases being requested, please advise why if not. Please also advise why this is not addressed in the policy summary.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

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

Related Objection 3

Comments: Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

SERFF Tracking #:	GEFA-131306459	State Tracking #:	GEFA-131306459	Company Tracking #:	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...
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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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

4) If a policyholder elects benefit changes via the Coverage Options form of the policyholder notification letter, GLIC will send a cover letter and a copy of the Coverage Amendment Rider once the requested changes have been processed. GLIC will also provide a new schedule page upon request from the policyholder. Please note that a sample policyholder notification letter referred to as VA SPO Policyholder Letter.pdf was sent as part of the initial rate filing on December 29, 2017 under SERFF tracking number GEFA-131306459. Also note that the Coverage Amendment Rider was submitted for the Virginia Bureaus review on December 11, 2017 under SERFF tracking number GEFA-131296443.

If a policyholder calls customer service to request a benefit change, a quote outlining the requested changes to the policy will be sent to the policyholder to review, sign, and return to GLIC. Once GLIC has processed the requested changes, a cover letter and a copy of the Coverage Amendment Rider will be sent to the policyholder outlining the changes made. GLIC will also provide a new schedule page upon request from the policyholder. As noted above, the Coverage Amendment Rider was submitted for the Virginia Bureaus review on December 11, 2017 under SERFF tracking number GEFA-131296443.

If a policyholder elects the Stable Premium Option, the policyholder will receive a cover letter and an updated schedule page. Please note that the Stable Premium Option Endorsement was submitted for the Virginia Bureaus review and consideration as part of this rate filing on December 29, 2017 under SERFF tracking GEFA-131306459.

Related Objection 4

Comments: Please explain how a policy will be updated to reflect any benefit changes policyholders may request in lieu of the rate increase, whether partially or in full. A copy of any approved form should be referenced along with documentation of its approval.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 5

Comments:

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

5) It is correct, that GLIC would not anticipate asking for additional rate increases in the situation where GLIC requested the maximum justifiable increase and this amount was subsequently approved by Virginia.

However, GLICs assumptions in the projections underlying its rate action filings result in justifiable Choice I rate increases of 273% for Lifetime policies and 191% for Non-Lifetime policies. That is the baseline justifiable rate increase used in GLICs Multi-Year Rate Action Plan (MYRAP). The intention of the MYRAP is to lessen the intensity and burden a substantial justified rate increase may have on our policyholders by spreading the full rate increase implementation over time.

Specifically, for VA Choice 1 Loss Ratio, GLIC is requesting 83% Lifetime/73% Limited now in 2017, and plans to request 72% Lifetime/ 55% Limited in 2020, and 2023 as part of its MYRAP. The phased approach over multiple years is actuarially equivalent from a loss ratio perspective to the one-time justifiable rate increase. As stated in the Actuarial Memorandum, the 2017 rate increase request includes the balance of the 2012 rate increase request that GLIC was not permitted to implement. GLIC will continue to manage its inforce blocks of business and if experience dictates that a different targeted rate level is necessary in the future, changes to MYRAP may be made.

Therefore, GLIC is knowingly requesting less than the justifiable maximum rate increase allowable by Virginia Regulation. Additional Rate Increases are anticipated due to GLICs philosophy for rate increases as shown through the MYRAP.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain why additional rate increases are anticipated if the maximum rate increase under Virginia law and regulation is approved.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 6

Comments:

6) GLIC uses the statement that Loss Ratio Regulation does not specify a discount rate as standard language for our actuarial memoranda, as this applies to most states. However, GLIC recognizes Virginia regulation 14VAC5-200-150 B and has provided revised versions of Exhibits I and II, using the originally priced discount rate of 4.5% in the loss ratio calculations. These revised files can be found in Attachments Q6a-Q6f of VA Choice I LR Objection 2 Attachments 20180720.pdf.

Related Objection 6

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Comments: Please explain the reasoning for including the statement in the filing that the Loss Ratio regulation does not specify a discount rate. Note that 14VAC5-200-150 B states that All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.

Changed Items:

No Form Schedule items changed.
 No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Exhibits
Comments:	
Attachment(s):	VA Choice I LR Objection 2 Attachment 201800720.pdf

Response 7

Comments:

7) The Actuarial Memorandum has been updated in Section 21 on page 20 to reflect a notification period of 75 days. Please see the attached file 2017 VA Choice I LR Actuarial Memorandum 20180606.pdf.

Related Objection 7

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

Changed Items:

No Form Schedule items changed.
 No Rate/Rule Schedule items changed.

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA Choice I LR Actuarial Memorandum 20180606.pdf
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA Choice I LR Actuarial Memorandum 20171218.pdf

Response 8

Comments:

8) As requested, please see Attachments Q8a and Q8b of the attached file VA Choice Objection 2 Attachment 201800720.pdf for the requested experience projections with each states own actual approved rate increases. Note that GLIC does not believe these exhibits to be appropriate for use in the calculation of actuarially justified rate increases and has provided them for illustrative purposes only at the request of the state.

Pursuant to Question 6, GLIC has used the originally priced for discount factor of 4.5% for the loss ratio calculations in these attachments.

Related Objection 8

Comments: Please provide copies of all experience and projection exhibits based on the actual experience rather than as revised in the initial filing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Exhibits
Comments:	
Attachment(s):	VA Choice I LR Objection 2 Attachment 201800720.pdf

Response 9

Comments:

9) In the current filing, GLIC has included the information requested in the prior filing and addressed prior filing issues.

SERFF Tracking #: GEFA-131306459 **State Tracking #:** GEFA-131306459 **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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Related Objection 9

Comments: Please advise if the company has provided information and addressed concerns raised in the prior rate filing, SERFF filing GEFA-128660233.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received March 27:

Response 1

Comments:

1) Per your request, the "Stable Premium Option Rate Table" wording has been removed from the Rate/Rule Schedule tab in SERFF.

Related Objection 1

Applies To:

- Stable Premium Option Rate Table, [7035END-SPO 0717] (Rate)

Comments: Please remove the "Stable Premium Option Rate Table", Item 2. from the Rate/Rule Schedule since it has been withdrawn from this filing.

Changed Items:

No Form Schedule items changed.

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

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N/A		Other	Previous State Filing Number: N/A Rate Action Other Explanation: See GEFA-131306458		04/27/2018 By: Ronald Jackson
<i>Previous Version</i>						
1	<i>Stable Premium Option Rate Table</i>	<i>7035END-SPO 0717</i>	<i>Other</i>	<i>Previous State Filing Number: N/A Rate Action Other Explanation: See GEFA-131306458</i>		<i>03/27/2018 By:</i>
<i>Previous Version</i>						
1	<i>Stable Premium Option Rate Table</i>	<i>7035END-SPO 0717</i>	<i>New</i>		<i>VA Choice I Stable Premium Option Rate Tables Appendix C.PDF,</i>	<i>12/29/2017 By: Ronald Jackson</i>

No Supporting Documents changed.

Response 2

Comments:

2) Per your request, the " VA Choice I LR Rate Tables Appendix A.PDF" has been moved to the Supporting Documentation tab under the heading "Current Rate Tables".

Related Objection 2

Applies To:

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

Comments: Please remove VA Choice I LR Rate Tables Appendix A.PDF from the Rate/Rule Schedule as these are current rates. Current rates should be filed under "Supporting Documentation".

Changed Items:

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

No Form Schedule items changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035J, 62172, 62274F, 62275, 62276, 62277, 62278	Revised	Previous State Filing Number: GEFA-128660233 Percent Rate Change Request: 77.2	VA Choice I LR Rate Tables Appendix B.PDF,	04/27/2018 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7035J, 62172, 62274F, 62275, 62276, 62277, 62278	Revised	Previous State Filing Number: GEFA-128660233 Percent Rate Change Request: 77.2	VA Choice I LR Rate Tables Appendix A.PDF, VA Choice I LR Rate Tables Appendix B.PDF,	12/29/2017 By: Ronald Jackson

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

Response 3

Comments:

3) The table in the attached response letter 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.

Related Objection 3

Comments: Provide the approval dates and SERFF tracking numbers for rider forms 62172, 62274F, 62275, 62276, 62277, and 62278.

Changed Items:

No Form Schedule items changed.

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

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 1 Response 20180427.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 1 Response 20180427.pdf

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

Response 4

Comments:

4) GLIC understands from prior filings and decisions made by the Virginia Bureau that these filings will be made public upon final disposition unless the Bureau reconsiders its position.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 6. Confidentiality

The Virginia Bureau of Insurance's Office of General Counsel's letter to the company dated 03/18/2014 indicated such information would not be held confidential and was made publicly available. The position of the Virginia Bureau of Insurance remains as stated in the 03/18/2014 letter.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

SERFF Tracking #:	GEFA-131306459	State Tracking #:	GEFA-131306459	Company Tracking #:	2017 CHOICE & CHOICE ALTERNATIVE - MORAT...
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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 (LR)		
Project Name/Number:	2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)		

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 (LR)	
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)	

Amendment Letter

Submitted Date: 06/28/2019

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

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

Changed Items:
No Form Schedule Items Changed.
No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2017 Choice I LR LTC Rate Request Summary 20190628.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Choice I LR 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA Choice I LR 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf</i>

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Amendment Letter

Submitted Date: 03/27/2018

Comments:
 Mr. Smith, per our telephone conversation today, we are withdrawing form 7035END-SPO 0717 (Stable Premium Option endorsement) and the associated rates from this filing. Please note, the form and rates are still included under SERFF Tracking Number GEFA-131306458. If there are any questions feel free to 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:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Stable Premium Option Endorsement	7035END-SPO 0717	POLA	Other	See GEFA-131306458			Date Submitted: 03/27/2018 By:
<i>Previous Version</i>								
1	<i>Stable Premium Option Endorsement</i>	<i>7035END-SPO 0717</i>	<i>POLA</i>	<i>Initial</i>		<i>50.900</i>	<i>7035END-SPO 0717.pdf</i>	<i>Date Submitted: 12/29/2017 By: Ronald Jackson</i>

SERFF Tracking #:

GEFA-131306459

State Tracking #:

GEFA-131306459

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 (LR)

Project Name/Number:

2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Stable Premium Option Rate Table	7035END-SPO 0717	Other	Previous State Filing Number: N/A Rate Action Other Explanation: See GEFA-131306458		03/27/2018 By:
<i>Previous Version</i>						
1	<i>Stable Premium Option Rate Table</i>	<i>7035END-SPO 0717</i>	<i>New</i>		<i>VA Choice I Stable Premium Option Rate Tables Appendix C.PDF,</i>	<i>12/29/2017 By: Ronald Jackson</i>

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 (LR)	
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)	

Supporting Document Schedule Item Changes
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Satisfied - Item:	Filing Supplement
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	

<i>Previous Version</i>

Satisfied - Item:	<i>Filing Supplement</i>
Comments:	
Attachment(s):	<i>2017 VA Choice I LR Filing Supplement 20171218.pdf</i>

Satisfied - Item:	Flesch Score
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	

<i>Previous Version</i>

Satisfied - Item:	<i>Flesch Score</i>
Comments:	
Attachment(s):	<i>Flesch Score_7035.pdf</i>

Satisfied - Item:	Variability Statement
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	

<i>Previous Version</i>

Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_7035 CH1 Alternative.pdf</i>

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Reviewer Note

Created By:

Bill Dismore on 09/17/2018 07:43 AM

Last Edited By:

Bill Dismore

Submitted On:

02/10/2020 08:38 AM

Subject:

Actuarial Review - Completed

Comments:

- Assigned to Shawn Parks of ARC on 9/17/2018. Request review by 10/02/2018.
- Rec'd additional questions from ARC on 10/02/2018 for the Company. Sent to Company on 10/02/2018.
- Co. responded to ARC questions on 10/16/2018. Notified ARC on 10/17/18 and set respond by date of 10/30/2018.
- Per Shawn Parks of ARC email of 11/1/2018, the final summary report is being held up pending the BOI's resolution of the issues discussed in filing GEFA-131306458. Once these issues are resolved, advise Shawn Parks and he will send the final summary report.
- Email to Shawn Parks on 12/12/2018 advising to go ahead and submit his final summary report and recommendations for our consideration on how to approach the Company's request for a rate increase and the stable premium option.
- Received ARC's final summary report and it concludes that, in spite of concerns about one aspect of the analysis as discussed in the "PV of Future Loss Test" section below, ARC recommends that the Bureau ask the Company to reduce the increase on the Lifetime benefit period policies from 83% to 73%, which would result in a 73% increase on all policies. The results show that the expected loss with the requested increase is less than that expected under original assumptions and to reconcile this discrepancy, a reduction in the increase is recommended. Updated Final Summary Report received on 1/31/2019.

4/01/2019 - Additional comments from ARC reference to the review of the actuarial consultant report:

- "Genworth's morbidity assumptions have worsened significantly since 2012 when the previous filing was made. This was a result of significant additional experience which influenced the company's claim expectations."
- "The reduction for the 2012 filing was due to Future LR w/ ALR being too low. The reduction this time around is due to the PV Future Loss test."



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

October 2, 2018

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

Subject: **SERFF Tracking #GEFA-131306459**

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 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 provide the Excel file used to produce Attachment 7 Status of Filings.
5. 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.
6. For all projections requested in the next question, the baseline should comply with the following:
 - a. Any limited-pay paid-up policies should be removed, both from historical experience and future projections.
 - b. For this pre-stability block, assumptions should be best-estimate, without margins for moderately adverse conditions.
 - c. Premiums should be at the Virginia rate level for both historical and projected future.
 - d. Please use the appropriate maximum valuation interest rate (4.5%) for accumulation and discounting of this block as specified in 14VAC5-200-150.
7. Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, for each of the four

subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (with/without inflation protection), please provide (in Excel format) the following projections on a nationwide basis:

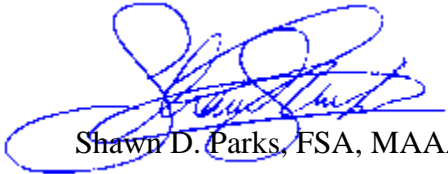
- a. current assumptions and current rates
- b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)
- c. current assumptions and current rates, including paid-up policies (if any)
- d. current assumptions with the proposed rate increase
- e. current assumptions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

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

8. For each of the four 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

January 31, 2019

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

Subject: **SERFF Tracking #GEFA-131306459**
Choice 1 Rate Increase (Pre-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 14VAC5-200-153. 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 2002 through October 2003 and include 3,189 pre-stability policies as of 12/31/2016, representing about 1.3% of the nationwide inforce. In 2013, the Bureau approved one previous rate increase of 50% for lifetime benefit periods and 29.1% for limited benefit periods. The Company believes that a series of three rate increases is justified for these forms:

Benefit Period	# pols	2018	2020	2023	Alternative
Limited	2,099	73%	55%	55%	191%
Lifetime	1,090	83%	72%	72%	273%

The Company is currently requesting only the first increase of 73%/83%, which includes the difference between what was requested and what was approved in the 2013 rate

increase. 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.

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%	191%	66%	80%	129%	47%	74%	39%
Lifetime	None	48%	223%	129%	114%	145%	87%	100%	49%
Limited	Simple	65%	287%	189%	114%	190%	126%	100%	57%
Lifetime	Simple	67%	252%	180%	126%	158%	115%	105%	56%
Limited	Compound	80%	268%	197%	109%	172%	127%	91%	55%
Lifetime	Compound	85%	225%	172%	108%	137%	106%	86%	48%
Limited	Total	69%	265%	182%	105%	172%	119%	91%	53%
Lifetime	Total	79%	230%	172%	112%	141%	107%	90%	50%

58/85 Test

Row	Description	Lifetime	Limited	Total
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit III*):	3,167,355,562	5,014,494,681	8,181,850,244
(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)	140,339,318	121,381,018	261,720,336
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	3,302,457,358	3,238,441,955	6,540,899,313
(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)	1,978,962,231	1,636,810,882	3,615,773,113
(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)	4,784,657,520	5,774,345,969	10,559,003,488
(9)	Total Incurred Claims: (7) + (8)	5,843,772,315	7,471,988,624	13,315,760,938
	Original LR	79%	69%	
(10)	MAX(0.6,orig LR) x [(2) + (5)] + MAX(0.8,orig LR) x [(3) + (6)] =	5,144,754,186	5,919,651,888	11,064,406,073
(11)	Test: Is (9) >= (10)?	PASS	PASS	PASS

PV of Future Loss Test

Benefit Period	Inflation	Original	Current	Proposed	Limit
Limited	None	(31.4)	(186.0)	(91.5)	73%
Lifetime	None	(14.8)	(82.8)	(48.7)	83%
Limited	Simple	(401.5)	(989.8)	(736.2)	73%
Lifetime	Simple	(212.8)	(540.4)	(341.7)	83%
Limited	Compound	(1,290.2)	(2,215.7)	(1,515.4)	73%
Lifetime	Compound	(1,274.2)	(1,929.4)	(972.1)	57%
Limited	Total	(1,723.1)	(3,391.6)	(2,343.0)	73%
Lifetime	Total	(1,501.7)	(2,552.6)	(1,362.5)	73%

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions (Attachment 7.g.); 2) current assumptions and current premiums (Attachment 7.a.); and 3) current assumptions and proposed premiums (Attachment 7.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 83% to 73%.

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

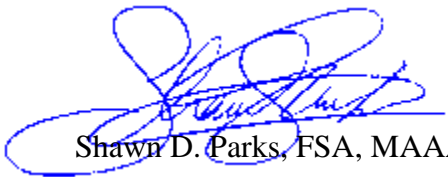
of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

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,

A handwritten signature in blue ink, appearing to read "Shawn D. Parks", is written over a blue circular stamp or seal.

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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Reviewer Note

Created By:

Bob Grissom on 05/07/2018 09:33 AM

Last Edited By:

Bill Dismore

Submitted On:

02/10/2020 08:38 AM

Subject:

RRS

Comments:

Rate Summary

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

Reset Form

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

SERFF Tracking Number: GEFA-131306459

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: \$5,024(Lifetime)/\$3,467(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Minimum Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Maximum Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Number of Policy Holders Affected : 3,189

Plans Affected

(The Form Number and "Product Name")

Form#

"Product Name"(if applicable)

7035J 62172 62274F 62275 62276 62277 62278	Long Term Care Insurance Policy Restoration of Benefits Rider Nonforfeiture Benefit Rider International Coverage Rider Extended Elimination Period Rider Family Care Coverage Rider Extended Facility Definition Rider
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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-131306459

Disposition: Approved

Approval Date: 6/28/2019

Revised Rates

Average Annual Premium Per Member: \$5,024 (Lifetime Benefits);
\$3,467 (Limited Benefits)

Average Requested Percentage Rate Change Per Member: 83% (Lifetime)
73% (Limited)

Minimum Requested Percentage Rate Change Per Member: 83% (Lifetime)
73% (Limited)

Maximum Requested Percentage Rate Change Per Member: 83% (Lifetime)
73% (Limited)

Number of Policy Holders Affected: 3,189

Genworth Life Insurance Company (the Company) requested a 73% increase on their Limited Benefit Period policies and 83% for their Lifetime Benefit Period policies for their individual long-term care insurance forms (7035J and riders). As the forms were issued in Virginia from 2002 through 2003, the experience was reviewed based on the rules in effect at the time of issue. For policies issued prior to October 1, 2003, they were reviewed according to the requirements of 14VAC5-200-150 (pre-rate stability).

The Bureau of Insurance's (the Bureau) consulting actuary reviewed the filing and indicated that the rate increase will result in lifetime loss ratios more than the original target for this block (69% Limited Benefit Period; 79% Lifetime Benefit Period% vs. 91% Limited Benefit Period; 90% Lifetime Benefit Period). Therefore, the requested rate increase was approved.

This increase will impact approximately 2,099 insureds with Limited Benefit Period plans and 1,090 insureds with Lifetime Benefit Period plans in Virginia. Even with this increase, the Company advised that they intend to increase rates further on this block unless the actual experience improves. The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was

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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

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.

SERFF Tracking #:

GEFA-131306459

State Tracking #:

GEFA-131306459

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 (LR)

Project Name/Number:

2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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	Received & Acknowledged 06/28/2019	Stable Premium Option Endorsement	7035END-SPO 0717	POLA	Other	See GEFA-131306458		

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

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 37.500%
 Effective Date of Last Rate Revision: 07/11/2013
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: GEFA-128660233

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	77.200%	77.200%	\$5,554,930	3,189	\$7,199,557	83.000%	73.000%

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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-128660233 Percent Rate Change Request: 77.2	VA Choice I LR Rate Tables Appendix B.PDF,

Appendix B

Genworth Life Insurance Company
83% Increase to Current-Year Premiums
Base
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	142.74	131.76	214.11	192.15	290.97	271.75
25-29	150.97	145.48	230.58	211.36	315.67	293.71
30-34	167.44	153.72	247.05	227.83	337.63	318.42
35-39	178.42	170.19	269.01	244.30	365.08	340.38
40-44	192.15	181.17	290.97	266.26	395.28	367.83
45	192.15	181.17	290.97	266.26	395.28	367.83
46	200.38	186.66	296.46	269.01	400.77	376.06
47	203.13	189.40	299.20	271.75	411.75	384.30
48	203.13	192.15	304.69	277.24	417.24	389.79
49	205.87	197.64	310.18	279.99	419.98	392.53
50	214.11	197.64	318.42	290.97	428.22	400.77
51	216.85	205.87	326.65	299.20	436.45	406.26
52	227.83	214.11	340.38	310.18	450.18	422.73
53	233.32	219.60	356.85	329.40	469.39	439.20
54	247.05	230.58	378.81	351.36	485.86	455.67
55	258.03	244.30	403.51	376.06	510.57	477.63
56	277.24	258.03	430.96	403.51	540.76	505.08
57	299.20	277.24	458.41	430.96	573.70	532.53
58	310.18	293.71	491.35	466.65	606.64	568.21
59	340.38	318.42	527.04	499.59	642.33	601.15
60	359.59	332.14	559.98	532.53	680.76	636.84
61	389.79	359.59	603.90	576.45	727.42	680.76
62	419.98	389.79	642.33	609.39	776.83	727.42
63	452.92	422.73	678.01	642.33	831.73	782.32
64	483.12	450.18	710.95	675.27	886.63	837.22
65	524.29	485.86	749.38	705.46	947.02	897.61
66	565.47	529.78	793.30	743.89	1,018.39	963.49
67	617.62	581.94	864.67	809.77	1,098.00	1,037.61
68	686.25	642.33	960.75	905.85	1,191.33	1,122.70
69	760.36	713.70	1,081.53	1,015.65	1,298.38	1,218.78
70	850.95	793.30	1,221.52	1,147.41	1,413.67	1,317.60
71	936.04	875.65	1,361.52	1,279.17	1,528.96	1,421.91
72	1,037.61	971.73	1,507.00	1,413.67	1,668.96	1,550.92
73	1,152.90	1,076.04	1,657.98	1,553.67	1,811.70	1,685.43
74	1,270.93	1,183.09	1,814.44	1,699.15	1,970.91	1,839.15
75	1,408.18	1,301.13	1,979.14	1,847.38	2,143.84	2,012.08
76	1,545.43	1,435.63	2,154.82	2,014.83	2,327.76	2,190.51
77	1,704.64	1,581.12	2,357.95	2,204.23	2,536.38	2,390.89
78	1,850.13	1,721.11	2,558.34	2,393.64	2,731.27	2,577.55
79	1,998.36	1,866.60	2,764.21	2,591.28	2,934.40	2,766.96
80	2,160.31	2,020.32	2,983.81	2,805.39	3,140.28	2,961.85
81	2,341.48	2,193.25	3,222.63	3,038.71	3,373.60	3,178.71
82	2,550.10	2,390.89	3,502.62	3,304.98	3,634.38	3,425.76
83	2,797.15	2,626.96	3,823.78	3,606.93	3,925.35	3,703.00
84	3,088.12	2,895.97	4,194.36	3,955.54	4,265.73	4,024.17
85	3,370.86	3,156.75	4,573.17	4,312.39	4,650.03	4,389.25
86	3,672.81	3,439.48	4,984.92	4,699.44	5,067.27	4,781.79
87	4,004.95	3,746.92	5,435.10	5,122.17	5,522.94	5,212.75
88	4,364.55	4,087.30	5,926.45	5,586.07	6,022.53	5,682.15
89	4,759.83	4,452.39	6,458.98	6,085.66	6,566.04	6,195.46
90	5,188.05	4,855.90	7,038.18	6,634.66	7,158.96	6,749.95
91	5,654.70	5,292.36	7,669.53	7,230.33	7,798.54	7,356.60
92	6,165.27	5,769.99	8,361.27	7,880.89	8,501.26	8,018.14
93	6,719.76	6,291.54	9,113.40	8,591.85	9,269.86	8,742.82
94	7,323.66	6,857.01	9,934.15	9,365.94	10,101.60	9,527.89

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	98.26	93.80	145.18	136.24	203.24	194.31
25-29	104.98	100.51	156.34	145.18	221.11	207.70
30-34	116.13	107.21	171.98	156.34	238.98	223.34
35-39	122.85	118.37	185.37	171.98	259.08	241.21
40-44	136.24	125.08	198.78	185.37	276.94	261.32
45	136.24	125.08	198.78	185.37	276.94	261.32
46	138.47	127.31	203.24	187.60	283.65	265.78
47	140.70	131.77	207.70	192.08	288.11	268.01
48	142.93	131.77	212.18	196.55	292.58	274.71
49	145.18	136.24	216.65	198.78	294.81	274.71
50	147.41	136.24	221.11	203.24	299.27	281.42
51	149.65	138.47	225.57	209.94	305.99	285.88
52	154.11	142.93	232.27	216.65	317.14	297.04
53	160.80	147.41	245.68	227.81	326.09	303.75
54	167.52	158.57	259.08	243.45	339.48	317.14
55	180.91	167.52	276.94	261.32	352.89	330.55
56	189.85	178.67	292.58	272.48	370.76	346.19
57	203.24	187.60	312.68	292.58	393.09	366.28
58	218.88	203.24	337.25	312.68	415.42	388.61
59	232.27	218.88	364.04	341.71	444.45	410.94
60	250.14	230.04	388.61	364.04	473.48	439.99
61	270.24	247.91	415.42	388.61	506.99	469.02
62	290.35	268.01	446.69	415.42	538.25	502.53
63	310.45	288.11	471.25	444.45	576.23	536.02
64	335.01	310.45	500.28	466.79	614.20	571.77
65	357.35	332.78	529.33	493.59	652.16	605.26
66	388.61	359.58	562.82	527.10	696.83	647.69
67	424.35	390.86	611.95	571.77	748.21	696.83
68	473.48	437.76	681.20	634.29	817.44	761.60
69	522.62	486.89	759.37	705.77	891.14	826.37
70	580.69	540.49	848.70	790.63	973.78	904.55
71	645.46	600.79	944.74	877.73	1,058.64	980.48
72	721.39	670.03	1,043.02	971.55	1,154.69	1,069.81
73	799.57	737.03	1,141.28	1,058.64	1,255.18	1,165.85
74	884.45	819.67	1,248.49	1,154.69	1,371.32	1,273.06
75	976.01	900.07	1,362.39	1,266.36	1,491.93	1,386.96
76	1,074.28	991.64	1,482.99	1,375.80	1,617.00	1,505.32
77	1,188.18	1,101.08	1,623.71	1,509.81	1,766.64	1,646.04
78	1,297.62	1,201.59	1,768.87	1,646.04	1,905.11	1,780.05
79	1,409.29	1,308.80	1,914.05	1,784.51	2,050.29	1,911.82
80	1,525.43	1,415.99	2,072.63	1,934.16	2,204.40	2,052.52
81	1,659.43	1,543.30	2,244.61	2,097.19	2,365.20	2,208.86
82	1,815.77	1,688.48	2,441.13	2,284.79	2,552.81	2,385.31
83	1,994.45	1,855.98	2,664.48	2,492.51	2,762.76	2,579.62
84	2,208.86	2,052.52	2,923.56	2,733.71	3,003.97	2,807.43
85	2,407.64	2,240.13	3,184.88	2,979.39	3,271.98	3,059.80
86	2,624.29	2,441.13	3,472.99	3,249.65	3,566.79	3,336.74
87	2,861.02	2,662.25	3,785.67	3,542.23	3,888.40	3,638.26
88	3,117.88	2,901.23	4,125.15	3,861.60	4,236.82	3,964.35
89	3,399.28	3,160.31	4,498.12	4,210.02	4,618.74	4,321.70
90	3,705.26	3,446.18	4,904.62	4,585.23	5,034.14	4,708.07
91	4,038.04	3,756.63	5,344.59	4,998.42	5,487.54	5,132.43
92	4,402.09	4,096.10	5,827.02	5,447.34	5,981.13	5,596.98
93	4,797.41	4,466.86	6,349.64	5,938.69	6,519.38	6,101.73
94	5,230.69	4,866.65	6,921.40	6,474.72	7,104.54	6,653.39

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	80.41	75.93	122.85	116.13	174.21	163.04
25-29	87.11	80.41	131.77	122.85	187.60	176.44
30-34	96.03	87.11	142.93	136.24	201.01	192.08
35-39	102.74	93.80	154.11	145.18	218.88	203.24
40-44	113.90	100.51	165.27	156.34	236.75	221.11
45	113.90	100.51	165.27	156.34	236.75	221.11
46	113.90	100.51	167.52	160.80	238.98	223.34
47	116.13	102.74	171.98	163.04	243.45	227.81
48	118.37	104.98	174.21	165.27	245.68	234.52
49	118.37	104.98	176.44	165.27	245.68	234.52
50	120.60	109.44	180.91	169.75	250.14	238.98
51	122.85	109.44	183.14	174.21	259.08	241.21
52	127.31	116.13	194.31	180.91	261.32	243.45
53	134.01	122.85	203.24	187.60	270.24	252.37
54	140.70	127.31	209.94	196.55	283.65	263.55
55	147.41	138.47	225.57	207.70	290.35	268.01
56	156.34	142.93	241.21	223.34	305.99	281.42
57	165.27	156.34	259.08	238.98	323.86	297.04
58	180.91	165.27	272.48	252.37	341.71	310.45
59	194.31	178.67	292.58	270.24	366.28	332.78
60	205.47	187.60	321.61	292.58	390.86	357.35
61	223.34	205.47	343.94	312.68	415.42	384.15
62	243.45	223.34	368.52	341.71	448.92	408.71
63	259.08	234.52	395.32	364.04	475.72	431.05
64	274.71	252.37	419.89	390.86	500.28	457.86
65	292.58	268.01	451.15	415.42	529.33	482.43
66	317.14	290.35	480.20	446.69	562.82	513.69
67	346.19	317.14	520.38	482.43	605.26	553.89
68	386.38	352.89	576.23	531.56	663.33	603.03
69	428.82	393.09	634.29	585.16	725.87	665.57
70	475.72	437.76	705.77	647.69	799.57	730.34
71	531.56	489.12	775.01	712.47	868.81	801.80
72	591.87	542.72	855.40	781.70	951.45	879.96
73	656.62	605.26	935.81	855.40	1,040.79	958.14
74	725.87	670.03	1,018.45	933.58	1,134.59	1,045.25
75	806.27	743.73	1,112.25	1,020.68	1,235.08	1,136.82
76	893.37	821.91	1,214.98	1,114.48	1,344.52	1,230.62
77	989.40	909.01	1,335.59	1,228.39	1,469.60	1,348.98
78	1,087.69	1,000.58	1,456.19	1,340.06	1,587.97	1,458.42
79	1,188.18	1,096.61	1,579.04	1,456.19	1,713.05	1,572.33
80	1,295.39	1,190.41	1,715.28	1,581.27	1,847.05	1,695.18
81	1,415.99	1,302.08	1,867.15	1,724.20	1,985.52	1,829.18
82	1,554.47	1,431.63	2,032.42	1,878.31	2,148.56	1,978.83
83	1,713.05	1,576.81	2,220.02	2,052.52	2,331.69	2,148.56
84	1,902.88	1,751.00	2,432.21	2,251.30	2,539.42	2,338.41
85	2,074.86	1,907.34	2,651.09	2,452.31	2,767.22	2,550.57
86	2,262.46	2,081.55	2,890.05	2,675.65	3,015.13	2,780.63
87	2,465.70	2,269.17	3,149.14	2,914.63	3,287.61	3,033.00
88	2,686.81	2,474.64	3,432.79	3,180.40	3,584.66	3,303.24
89	2,928.03	2,697.99	3,741.00	3,466.28	3,908.50	3,598.05
90	3,191.57	2,939.20	4,078.25	3,776.73	4,259.16	3,924.14
91	3,479.69	3,202.73	4,444.53	4,116.21	4,643.30	4,277.03
92	3,794.60	3,490.85	4,842.08	4,484.73	5,060.96	4,661.17
93	4,134.08	3,805.76	5,277.59	4,886.75	5,516.57	5,083.29
94	4,507.07	4,147.48	5,755.55	5,326.74	6,014.62	5,538.91

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	73.70	67.00	104.98	98.26	151.88	140.70
25-29	78.18	73.70	116.13	104.98	163.04	151.88
30-34	82.64	78.18	122.85	116.13	176.44	163.04
35-39	89.34	82.64	136.24	122.85	192.08	176.44
40-44	98.26	89.34	145.18	136.24	203.24	192.08
45	98.26	89.34	145.18	136.24	203.24	192.08
46	107.21	93.80	147.41	138.47	207.70	194.31
47	113.90	96.03	151.88	140.70	214.42	196.55
48	113.90	96.03	151.88	140.70	216.65	198.78
49	113.90	96.03	154.11	142.93	218.88	201.01
50	116.13	98.26	158.57	147.41	221.11	203.24
51	118.37	102.74	160.80	149.65	223.34	205.47
52	122.85	102.74	167.52	156.34	230.04	214.42
53	125.08	104.98	176.44	163.04	236.75	218.88
54	129.54	109.44	187.60	174.21	245.68	225.57
55	138.47	118.37	201.01	183.14	259.08	232.27
56	145.18	125.08	209.94	194.31	268.01	245.68
57	158.57	136.24	225.57	207.70	283.65	261.32
58	167.52	142.93	243.45	223.34	301.52	270.24
59	183.14	156.34	261.32	238.98	321.61	290.35
60	198.78	167.52	276.94	252.37	343.94	310.45
61	209.94	183.14	301.52	270.24	368.52	332.78
62	227.81	194.31	323.86	292.58	388.61	352.89
63	245.68	212.18	343.94	314.91	415.42	377.45
64	263.55	225.57	370.76	337.25	437.76	397.55
65	281.42	241.21	393.09	359.58	466.79	426.58
66	303.75	259.08	426.58	390.86	493.59	451.15
67	330.55	283.65	460.09	424.35	531.56	482.43
68	366.28	312.68	506.99	462.33	578.46	529.33
69	408.71	348.42	556.13	509.23	634.29	580.69
70	453.38	390.86	611.95	560.59	696.83	636.54
71	504.76	433.28	672.26	616.43	759.37	694.60
72	562.82	482.43	739.26	674.49	830.83	761.60
73	620.90	531.56	810.73	739.26	904.55	830.83
74	687.90	589.62	886.68	810.73	987.17	906.78
75	761.60	652.16	971.55	886.68	1,076.51	984.94
76	837.54	714.70	1,058.64	967.07	1,161.38	1,067.58
77	931.35	797.34	1,165.85	1,065.35	1,275.29	1,168.08
78	1,027.38	875.50	1,266.36	1,161.38	1,375.80	1,261.90
79	1,118.95	960.37	1,373.57	1,261.90	1,478.53	1,357.93
80	1,221.69	1,049.71	1,489.70	1,366.86	1,590.20	1,458.42
81	1,340.06	1,150.23	1,614.76	1,485.24	1,713.05	1,570.10
82	1,469.60	1,264.13	1,755.48	1,614.76	1,849.28	1,692.94
83	1,621.48	1,393.65	1,914.05	1,762.18	2,003.39	1,835.88
84	1,795.67	1,543.30	2,099.42	1,934.16	2,177.60	1,996.68
85	1,958.72	1,681.77	2,287.03	2,108.35	2,374.13	2,175.35
86	2,132.93	1,833.64	2,492.51	2,298.20	2,588.55	2,371.90
87	2,322.77	1,998.93	2,715.86	2,505.91	2,823.05	2,586.32
88	2,532.70	2,177.60	2,961.54	2,731.48	3,077.67	2,820.82
89	2,758.29	2,374.13	3,227.32	2,977.16	3,354.61	3,073.21
90	3,006.20	2,588.55	3,517.66	3,247.40	3,656.13	3,347.91
91	3,274.22	2,823.05	3,834.80	3,540.00	3,986.68	3,651.67
92	3,571.26	3,077.67	4,180.98	3,857.14	4,346.26	3,979.97
93	3,890.63	3,354.61	4,556.20	4,203.31	4,737.10	4,337.32
94	4,241.29	3,656.13	4,967.14	4,582.99	5,163.69	4,728.18

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	58.08	53.60	80.41	75.93	118.37	104.98
25-29	64.77	55.84	87.11	80.41	125.08	116.13
30-34	71.47	62.54	96.03	87.11	138.47	122.85
35-39	75.93	67.00	102.74	93.80	147.41	131.77
40-44	80.41	73.70	113.90	100.51	160.80	142.93
45	80.41	73.70	113.90	100.51	160.80	142.93
46	80.41	75.93	116.13	102.74	163.04	145.18
47	82.64	75.93	118.37	104.98	165.27	147.41
48	82.64	75.93	120.60	107.21	167.52	151.88
49	87.11	78.18	120.60	107.21	167.52	151.88
50	87.11	80.41	125.08	113.90	174.21	156.34
51	87.11	80.41	127.31	116.13	174.21	156.34
52	89.34	82.64	129.54	120.60	178.67	163.04
53	93.80	84.87	140.70	127.31	185.37	167.52
54	98.26	87.11	147.41	134.01	194.31	174.21
55	104.98	96.03	158.57	142.93	201.01	183.14
56	107.21	98.26	165.27	149.65	207.70	187.60
57	118.37	102.74	180.91	163.04	223.34	201.01
58	125.08	109.44	189.85	176.44	238.98	214.42
59	138.47	122.85	203.24	183.14	250.14	225.57
60	147.41	136.24	221.11	198.78	268.01	243.45
61	160.80	145.18	232.27	209.94	288.11	263.55
62	178.67	160.80	250.14	225.57	305.99	276.94
63	187.60	171.98	270.24	243.45	326.09	297.04
64	201.01	183.14	292.58	263.55	343.94	312.68
65	212.18	194.31	312.68	281.42	368.52	332.78
66	230.04	212.18	337.25	305.99	388.61	352.89
67	250.14	227.81	364.04	328.32	419.89	384.15
68	276.94	252.37	397.55	357.35	457.86	415.42
69	308.22	281.42	437.76	395.32	500.28	453.38
70	346.19	314.91	475.72	433.28	544.95	491.35
71	379.68	350.65	518.15	469.02	594.10	538.25
72	424.35	386.38	569.53	518.15	647.69	582.92
73	466.79	426.58	625.36	569.53	703.54	638.77
74	513.69	466.79	690.13	625.36	766.06	696.83
75	567.28	511.46	759.37	687.90	828.60	757.13
76	620.90	562.82	828.60	752.67	902.30	824.14
77	692.36	625.36	909.01	826.37	978.25	895.60
78	761.60	690.13	987.17	895.60	1,054.18	964.84
79	835.30	759.37	1,065.35	967.07	1,132.35	1,029.61
80	917.94	837.54	1,145.74	1,043.02	1,212.75	1,101.08
81	1,005.04	922.40	1,237.31	1,123.41	1,299.85	1,179.25
82	1,105.56	1,016.22	1,340.06	1,219.46	1,400.37	1,266.36
83	1,217.23	1,116.72	1,458.42	1,328.90	1,509.81	1,364.62
84	1,344.52	1,232.85	1,599.14	1,456.19	1,639.33	1,485.24
85	1,465.14	1,346.75	1,744.31	1,583.50	1,788.98	1,617.00
86	1,599.14	1,467.37	1,900.65	1,726.44	1,947.55	1,762.18
87	1,744.31	1,601.37	2,072.63	1,882.78	2,123.99	1,920.75
88	1,900.65	1,746.54	2,260.23	2,050.29	2,316.07	2,092.73
89	2,072.63	1,902.88	2,463.47	2,235.66	2,521.54	2,282.56
90	2,260.23	2,074.86	2,682.35	2,438.90	2,749.35	2,485.80
91	2,463.47	2,262.46	2,925.79	2,657.78	2,999.49	2,711.38
92	2,682.35	2,465.70	3,189.34	2,899.00	3,267.50	2,957.05
93	2,925.79	2,686.81	3,475.22	3,158.06	3,560.08	3,222.83
94	3,189.34	2,928.03	3,787.90	3,441.71	3,879.47	3,510.95

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 4,380 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	80.41	75.93	118.37	109.44	165.27	156.34
25-29	84.87	80.41	127.31	118.37	178.67	167.52
30-34	93.80	87.11	138.47	127.31	194.31	180.91
35-39	100.51	96.03	149.65	138.47	209.94	194.31
40-44	109.44	100.51	160.80	149.65	223.34	212.18
45	109.44	100.51	160.80	149.65	223.34	212.18
46	111.67	102.74	165.27	151.88	230.04	214.42
47	113.90	107.21	167.52	156.34	232.27	216.65
48	116.13	107.21	171.98	158.57	236.75	223.34
49	118.37	109.44	176.44	160.80	238.98	223.34
50	118.37	109.44	178.67	165.27	243.45	227.81
51	120.60	111.67	183.14	169.75	247.91	232.27
52	125.08	116.13	187.60	176.44	256.85	241.21
53	129.54	118.37	198.78	185.37	263.55	245.68
54	136.24	129.54	209.94	196.55	274.71	256.85
55	147.41	136.24	223.34	212.18	285.88	268.01
56	154.11	145.18	236.75	221.11	299.27	281.42
57	165.27	151.88	252.37	236.75	319.38	297.04
58	176.44	165.27	272.48	252.37	337.25	314.91
59	187.60	176.44	294.81	276.94	359.58	332.78
60	203.24	185.37	314.91	294.81	384.15	357.35
61	218.88	201.01	337.25	314.91	410.94	379.68
62	234.52	216.65	361.81	337.25	435.53	406.48
63	252.37	232.27	381.91	359.58	466.79	433.28
64	272.48	252.37	404.25	377.45	498.05	462.33
65	290.35	270.24	428.82	399.79	529.33	491.35
66	314.91	290.35	455.61	426.58	565.05	524.86
67	343.94	317.14	495.82	462.33	605.26	565.05
68	384.15	355.12	551.66	513.69	661.10	616.43
69	424.35	395.32	614.20	571.77	721.39	670.03
70	471.25	437.76	687.90	641.00	788.40	732.57
71	522.62	486.89	766.06	710.23	857.63	795.11
72	585.16	542.72	844.24	786.16	935.81	866.57
73	647.69	596.33	924.63	857.63	1,016.22	944.74
74	716.93	663.33	1,011.74	935.81	1,110.02	1,031.84
75	790.63	728.11	1,103.31	1,025.15	1,208.28	1,123.41
76	871.04	804.03	1,201.59	1,114.48	1,308.80	1,219.46
77	962.61	891.14	1,315.49	1,223.92	1,431.63	1,333.36
78	1,051.94	973.78	1,433.86	1,333.36	1,543.30	1,442.80
79	1,141.28	1,060.89	1,549.99	1,445.03	1,661.67	1,547.76
80	1,235.08	1,147.98	1,679.54	1,565.63	1,784.51	1,661.67
81	1,344.52	1,250.72	1,818.01	1,699.64	1,916.29	1,788.98
82	1,471.83	1,366.86	1,976.59	1,851.52	2,068.16	1,931.93
83	1,614.76	1,503.09	2,157.50	2,019.01	2,237.89	2,090.50
84	1,788.98	1,661.67	2,367.44	2,213.33	2,432.21	2,273.64
85	1,949.78	1,813.54	2,579.62	2,414.34	2,651.09	2,479.11
86	2,126.22	1,976.59	2,814.12	2,633.22	2,890.05	2,702.45
87	2,318.30	2,157.50	3,066.49	2,869.97	3,149.14	2,945.90
88	2,526.01	2,349.56	3,341.22	3,126.80	3,432.79	3,211.68
89	2,753.81	2,559.52	3,642.72	3,410.45	3,741.00	3,499.79
90	3,001.72	2,791.79	3,973.27	3,714.19	4,078.25	3,812.47
91	3,269.73	3,041.93	4,328.39	4,049.20	4,444.53	4,156.41
92	3,566.79	3,318.88	4,719.23	4,413.26	4,844.31	4,533.86
93	3,886.17	3,618.16	5,143.58	4,810.80	5,279.82	4,942.58
94	4,236.82	3,942.01	5,605.91	5,244.10	5,755.55	5,389.26

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,920 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	64.77	62.54	100.51	96.03	142.93	134.01
25-29	71.47	64.77	107.21	100.51	154.11	145.18
30-34	78.18	71.47	116.13	111.67	165.27	156.34
35-39	84.87	75.93	125.08	118.37	178.67	165.27
40-44	93.80	82.64	134.01	127.31	194.31	180.91
45	93.80	82.64	134.01	127.31	194.31	180.91
46	93.80	82.64	136.24	131.77	194.31	183.14
47	96.03	84.87	140.70	134.01	198.78	185.37
48	96.03	84.87	142.93	134.01	201.01	192.08
49	96.03	84.87	145.18	134.01	201.01	192.08
50	98.26	89.34	147.41	138.47	205.47	194.31
51	100.51	89.34	149.65	142.93	212.18	196.55
52	104.98	96.03	158.57	147.41	214.42	198.78
53	109.44	100.51	165.27	154.11	221.11	205.47
54	116.13	104.98	171.98	160.80	232.27	214.42
55	120.60	113.90	185.37	169.75	236.75	218.88
56	127.31	116.13	196.55	183.14	250.14	230.04
57	134.01	127.31	212.18	194.31	265.78	243.45
58	147.41	134.01	223.34	205.47	279.19	254.60
59	158.57	145.18	238.98	221.11	299.27	272.48
60	167.52	154.11	263.55	238.98	319.38	292.58
61	183.14	167.52	281.42	254.60	339.48	314.91
62	198.78	183.14	301.52	279.19	366.28	335.01
63	212.18	192.08	323.86	297.04	388.61	352.89
64	225.57	205.47	343.94	319.38	408.71	375.22
65	238.98	218.88	368.52	339.48	433.28	395.32
66	259.08	236.75	393.09	366.28	460.09	419.89
67	283.65	259.08	424.35	395.32	495.82	453.38
68	314.91	288.11	471.25	435.53	542.72	493.59
69	350.65	321.61	518.15	477.95	594.10	544.95
70	388.61	357.35	576.23	529.33	654.39	596.33
71	435.53	399.79	634.29	582.92	710.23	654.39
72	484.66	444.45	699.06	638.77	777.24	719.16
73	536.02	495.82	766.06	699.06	850.94	783.93
74	594.10	547.20	833.06	763.83	926.88	855.40
75	658.87	607.49	909.01	835.30	1,009.51	929.11
76	730.34	672.26	993.89	911.24	1,098.84	1,005.04
77	808.50	743.73	1,092.15	1,005.04	1,201.59	1,103.31
78	888.91	817.44	1,190.41	1,096.61	1,297.62	1,192.64
79	971.55	895.60	1,290.93	1,190.41	1,400.37	1,286.46
80	1,058.64	973.78	1,402.60	1,293.16	1,509.81	1,384.73
81	1,156.92	1,065.35	1,525.43	1,409.29	1,623.71	1,496.40
82	1,270.82	1,170.31	1,661.67	1,536.60	1,755.48	1,617.00
83	1,400.37	1,288.69	1,815.77	1,677.30	1,905.11	1,755.48
84	1,556.71	1,431.63	1,987.75	1,840.34	2,074.86	1,911.82
85	1,695.18	1,558.94	2,166.43	2,005.62	2,262.46	2,086.02
86	1,849.28	1,701.87	2,362.97	2,186.53	2,465.70	2,273.64
87	2,016.78	1,855.98	2,575.14	2,383.08	2,686.81	2,479.11
88	2,195.46	2,023.49	2,805.20	2,599.71	2,930.26	2,700.22
89	2,394.23	2,206.63	3,057.57	2,834.22	3,196.04	2,941.43
90	2,608.65	2,403.18	3,334.51	3,086.60	3,481.92	3,207.21
91	2,845.38	2,617.58	3,633.80	3,365.78	3,796.83	3,497.56
92	3,102.24	2,854.33	3,957.63	3,667.29	4,136.31	3,810.24
93	3,379.17	3,111.16	4,314.98	3,995.61	4,509.30	4,156.41
94	3,685.16	3,390.35	4,705.84	4,355.19	4,918.01	4,527.17

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	62.54	58.08	91.57	84.87	131.77	122.85
25-29	67.00	62.54	100.51	91.57	142.93	131.77
30-34	71.47	67.00	107.21	100.51	154.11	142.93
35-39	78.18	71.47	118.37	107.21	167.52	154.11
40-44	84.87	78.18	127.31	118.37	176.44	167.52
45	84.87	78.18	127.31	118.37	176.44	167.52
46	89.34	78.18	127.31	120.60	180.91	169.75
47	91.57	82.64	131.77	122.85	187.60	171.98
48	91.57	82.64	131.77	122.85	187.60	171.98
49	91.57	82.64	134.01	125.08	189.85	174.21
50	93.80	84.87	138.47	127.31	192.08	176.44
51	96.03	84.87	140.70	129.54	194.31	178.67
52	100.51	89.34	145.18	136.24	201.01	187.60
53	104.98	91.57	154.11	142.93	205.47	189.85
54	111.67	96.03	163.04	151.88	214.42	196.55
55	113.90	102.74	174.21	158.57	225.57	201.01
56	120.60	109.44	183.14	169.75	232.27	214.42
57	127.31	118.37	196.55	180.91	245.68	227.81
58	145.18	125.08	212.18	194.31	261.32	234.52
59	149.65	136.24	227.81	207.70	279.19	252.37
60	158.57	145.18	241.21	218.88	299.27	270.24
61	174.21	158.57	261.32	234.52	321.61	290.35
62	189.85	169.75	281.42	254.60	337.25	305.99
63	201.01	185.37	299.27	274.71	361.81	328.32
64	214.42	196.55	321.61	292.58	381.91	346.19
65	227.81	209.94	341.71	312.68	406.48	370.76
66	245.68	225.57	370.76	339.48	428.82	393.09
67	270.24	245.68	399.79	368.52	462.33	419.89
68	299.27	272.48	439.99	402.02	502.53	460.09
69	332.78	303.75	484.66	442.22	551.66	504.76
70	368.52	339.48	531.56	486.89	605.26	553.89
71	413.19	377.45	585.16	536.02	661.10	605.26
72	460.09	419.89	643.23	587.39	723.62	663.33
73	509.23	462.33	705.77	643.23	786.16	723.62
74	565.05	513.69	770.54	705.77	859.88	788.40
75	625.36	567.28	844.24	770.54	935.81	857.63
76	694.60	620.90	920.17	842.01	1,009.51	929.11
77	768.29	694.60	1,013.97	926.88	1,110.02	1,016.22
78	844.24	761.60	1,101.08	1,009.51	1,197.13	1,098.84
79	922.40	835.30	1,194.89	1,098.84	1,286.46	1,181.49
80	1,005.04	913.47	1,295.39	1,188.18	1,382.49	1,268.59
81	1,098.84	1,000.58	1,404.83	1,293.16	1,489.70	1,366.86
82	1,208.28	1,098.84	1,527.66	1,404.83	1,608.07	1,471.83
83	1,331.13	1,212.75	1,666.15	1,532.14	1,742.08	1,596.91
84	1,478.53	1,342.29	1,826.95	1,681.77	1,893.95	1,737.61
85	1,610.30	1,462.91	1,989.98	1,833.64	2,065.93	1,891.72
86	1,757.71	1,594.66	2,168.66	1,998.93	2,251.30	2,063.68
87	1,916.29	1,739.84	2,362.97	2,179.83	2,456.77	2,249.07
88	2,086.02	1,893.95	2,577.37	2,376.36	2,677.88	2,454.54
89	2,273.64	2,065.93	2,807.43	2,590.78	2,919.10	2,673.42
90	2,479.11	2,251.30	3,059.80	2,825.30	3,180.40	2,912.39
91	2,702.45	2,456.77	3,336.74	3,079.90	3,468.51	3,175.93
92	2,948.13	2,677.88	3,638.26	3,354.61	3,781.19	3,461.82
93	3,209.44	2,919.10	3,964.35	3,656.13	4,120.69	3,774.50
94	3,502.02	3,180.40	4,321.70	3,986.68	4,491.43	4,113.97

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	53.60	49.13	73.70	69.23	109.44	96.03
25-29	60.31	51.36	80.41	73.70	116.13	107.21
30-34	67.00	58.08	89.34	80.41	127.31	113.90
35-39	69.23	62.54	93.80	87.11	136.24	120.60
40-44	73.70	67.00	104.98	93.80	147.41	131.77
45	73.70	67.00	104.98	93.80	147.41	131.77
46	73.70	69.23	107.21	93.80	149.65	134.01
47	75.93	69.23	109.44	96.03	151.88	136.24
48	75.93	69.23	111.67	98.26	154.11	140.70
49	80.41	71.47	111.67	98.26	154.11	140.70
50	80.41	73.70	116.13	104.98	160.80	145.18
51	80.41	73.70	118.37	107.21	160.80	145.18
52	82.64	75.93	120.60	111.67	165.27	149.65
53	87.11	78.18	129.54	118.37	171.98	154.11
54	91.57	80.41	136.24	122.85	178.67	160.80
55	96.03	89.34	145.18	131.77	185.37	169.75
56	98.26	91.57	151.88	138.47	192.08	171.98
57	109.44	93.80	167.52	149.65	205.47	185.37
58	116.13	100.51	174.21	163.04	221.11	198.78
59	127.31	113.90	187.60	169.75	230.04	207.70
60	136.24	125.08	203.24	183.14	247.91	225.57
61	147.41	134.01	214.42	194.31	265.78	243.45
62	165.27	147.41	230.04	207.70	281.42	254.60
63	171.98	158.57	250.14	225.57	301.52	274.71
64	185.37	169.75	270.24	243.45	317.14	288.11
65	196.55	178.67	288.11	259.08	339.48	305.99
66	212.18	196.55	310.45	281.42	359.58	326.09
67	230.04	209.94	335.01	303.75	386.38	355.12
68	254.60	232.27	366.28	330.55	422.12	384.15
69	283.65	259.08	404.25	364.04	462.33	417.66
70	319.38	290.35	437.76	399.79	502.53	453.38
71	350.65	323.86	477.95	433.28	547.20	495.82
72	390.86	357.35	524.86	477.95	598.56	538.25
73	431.05	393.09	576.23	524.86	649.93	589.62
74	473.48	431.05	636.54	576.23	705.77	643.23
75	522.62	471.25	701.29	634.29	763.83	699.06
76	571.77	518.15	763.83	694.60	833.06	759.37
77	638.77	576.23	837.54	761.60	902.30	826.37
78	703.54	636.54	911.24	826.37	971.55	891.14
79	770.54	701.29	982.71	891.14	1,045.25	949.22
80	846.47	772.77	1,056.41	962.61	1,118.95	1,016.22
81	926.88	850.94	1,141.28	1,036.30	1,199.36	1,087.69
82	1,020.68	938.04	1,237.31	1,125.64	1,290.93	1,168.08
83	1,123.41	1,029.61	1,344.52	1,226.15	1,393.65	1,259.65
84	1,239.56	1,136.82	1,476.30	1,342.29	1,512.04	1,369.09
85	1,351.23	1,241.79	1,608.07	1,460.66	1,650.51	1,491.93
86	1,476.30	1,353.47	1,753.25	1,592.43	1,795.67	1,625.94
87	1,608.07	1,476.30	1,911.82	1,737.61	1,958.72	1,771.10
88	1,753.25	1,610.30	2,086.02	1,891.72	2,137.40	1,929.68
89	1,911.82	1,755.48	2,273.64	2,061.45	2,327.23	2,106.12
90	2,086.02	1,914.05	2,474.64	2,249.07	2,537.18	2,293.74
91	2,273.64	2,086.02	2,697.99	2,452.31	2,767.22	2,501.44
92	2,474.64	2,273.64	2,941.43	2,673.42	3,015.13	2,727.02
93	2,697.99	2,479.11	3,204.98	2,912.39	3,283.14	2,972.69
94	2,941.43	2,700.22	3,495.33	3,175.93	3,577.95	3,238.47

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	49.13	44.67	71.47	67.00	102.74	93.80
25-29	53.60	49.13	78.18	71.47	109.44	102.74
30-34	55.84	53.60	82.64	78.18	118.37	109.44
35-39	60.31	55.84	91.57	82.64	129.54	118.37
40-44	67.00	60.31	98.26	91.57	136.24	129.54
45	67.00	60.31	98.26	91.57	136.24	129.54
46	71.47	62.54	100.51	91.57	140.70	131.77
47	73.70	64.77	102.74	93.80	145.18	131.77
48	73.70	64.77	102.74	96.03	145.18	134.01
49	75.93	64.77	104.98	96.03	147.41	136.24
50	78.18	67.00	107.21	100.51	149.65	136.24
51	78.18	69.23	109.44	100.51	151.88	138.47
52	80.41	69.23	113.90	104.98	156.34	145.18
53	84.87	71.47	118.37	109.44	160.80	147.41
54	87.11	73.70	127.31	118.37	165.27	151.88
55	93.80	80.41	136.24	122.85	174.21	156.34
56	96.03	84.87	140.70	131.77	180.91	165.27
57	107.21	91.57	151.88	140.70	192.08	176.44
58	113.90	96.03	165.27	151.88	203.24	183.14
59	122.85	104.98	176.44	160.80	216.65	196.55
60	134.01	113.90	187.60	169.75	232.27	209.94
61	140.70	122.85	203.24	183.14	247.91	225.57
62	154.11	131.77	218.88	196.55	261.32	238.98
63	165.27	142.93	232.27	212.18	281.42	254.60
64	178.67	151.88	250.14	227.81	294.81	268.01
65	189.85	163.04	265.78	243.45	314.91	288.11
66	205.47	174.21	288.11	263.55	332.78	303.75
67	223.34	192.08	310.45	285.88	359.58	326.09
68	247.91	212.18	341.71	312.68	390.86	357.35
69	276.94	234.52	375.22	343.94	428.82	393.09
70	305.99	263.55	413.19	377.45	471.25	428.82
71	341.71	292.58	453.38	415.42	513.69	469.02
72	379.68	326.09	498.05	455.61	560.59	513.69
73	419.89	359.58	547.20	498.05	609.72	560.59
74	464.56	397.55	598.56	547.20	665.57	611.95
75	513.69	439.99	656.62	598.56	725.87	665.57
76	565.05	482.43	714.70	652.16	783.93	721.39
77	627.59	538.25	786.16	719.16	859.88	788.40
78	694.60	591.87	855.40	783.93	929.11	850.94
79	754.90	647.69	926.88	850.94	998.35	915.71
80	824.14	708.00	1,005.04	922.40	1,074.28	984.94
81	904.55	777.24	1,089.92	1,002.81	1,156.92	1,060.89
82	991.64	853.17	1,185.95	1,089.92	1,248.49	1,143.51
83	1,094.38	940.27	1,290.93	1,190.41	1,351.23	1,239.56
84	1,212.75	1,040.79	1,418.24	1,306.57	1,469.60	1,346.75
85	1,322.19	1,134.59	1,543.30	1,422.70	1,603.61	1,467.37
86	1,440.57	1,237.31	1,681.77	1,552.24	1,746.54	1,601.37
87	1,567.86	1,348.98	1,833.64	1,690.71	1,905.11	1,746.54
88	1,708.58	1,469.60	1,998.93	1,844.82	2,077.09	1,905.11
89	1,862.67	1,603.61	2,177.60	2,010.09	2,264.69	2,074.86
90	2,030.19	1,746.54	2,374.13	2,190.99	2,467.95	2,260.23
91	2,211.10	1,905.11	2,588.55	2,389.77	2,691.29	2,465.70
92	2,409.87	2,077.09	2,823.05	2,604.19	2,934.72	2,686.81
93	2,626.52	2,264.69	3,075.44	2,836.46	3,198.27	2,928.03
94	2,863.25	2,467.95	3,352.38	3,093.31	3,486.38	3,191.57

Appendix B

Genworth Life Insurance Company
 83% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	43.92	38.43	63.13	57.64	87.84	82.35
25-29	46.66	43.92	68.62	63.13	96.07	87.84
30-34	49.41	46.66	74.11	68.62	101.56	96.07
35-39	54.90	52.15	79.60	74.11	109.80	101.56
40-44	57.64	54.90	87.84	79.60	118.03	109.80
45	57.64	54.90	87.84	79.60	118.03	109.80
46	60.39	54.90	87.84	79.60	120.78	112.54
47	60.39	57.64	90.58	82.35	123.52	115.29
48	60.39	57.64	90.58	82.35	126.27	118.03
49	63.13	60.39	93.33	85.09	126.27	118.03
50	63.13	60.39	96.07	87.84	129.01	120.78
51	65.88	63.13	98.82	90.58	131.76	120.78
52	68.62	63.13	101.56	93.33	134.50	126.27
53	71.37	65.88	107.05	98.82	139.99	131.76
54	74.11	68.62	112.54	104.31	145.48	137.25
55	76.86	74.11	120.78	112.54	153.72	142.74
56	82.35	76.86	129.01	120.78	161.95	150.97
57	90.58	82.35	137.25	129.01	172.93	159.21
58	93.33	87.84	148.23	139.99	181.17	170.19
59	101.56	96.07	159.21	150.97	192.15	181.17
60	107.05	98.82	167.44	159.21	203.13	192.15
61	118.03	107.05	181.17	172.93	219.60	203.13
62	126.27	118.03	192.15	183.91	233.32	219.60
63	137.25	126.27	203.13	192.15	249.79	236.07
64	145.48	134.50	214.11	203.13	266.26	252.54
65	156.46	145.48	225.09	211.36	285.48	269.01
66	164.70	153.72	230.58	216.85	296.46	279.99
67	172.93	161.95	241.56	227.83	307.44	290.97
68	186.66	172.93	260.77	244.30	321.16	301.95
69	197.64	186.66	279.99	263.52	337.63	315.67
70	214.11	197.64	304.69	288.22	354.10	329.40
71	225.09	211.36	326.65	307.44	367.83	340.38
72	238.81	222.34	345.87	323.91	384.30	356.85
73	252.54	236.07	365.08	343.12	398.02	370.57
74	266.26	249.79	381.55	356.85	414.49	387.04
75	282.73	260.77	395.28	370.57	428.22	403.51
76	293.71	271.75	409.00	381.55	441.94	417.24
77	307.44	285.48	425.47	398.02	455.67	430.96
78	315.67	293.71	433.71	406.26	463.90	439.20
79	318.42	299.20	441.94	414.49	469.39	441.94
80	323.91	301.95	447.43	419.98	472.14	444.69
81	351.36	329.40	483.12	455.67	505.08	477.63
82	381.55	359.59	524.29	496.84	546.25	513.31
83	419.98	395.28	573.70	540.76	590.17	554.49
84	463.90	433.71	628.60	592.92	639.58	603.90
85	505.08	474.88	686.25	647.82	697.23	658.80
86	551.74	516.06	746.64	705.46	760.36	716.44
87	601.15	562.72	815.26	768.60	828.99	782.32
88	656.05	612.13	889.38	837.22	903.10	853.69
89	713.70	667.03	968.98	914.08	985.45	930.55
90	779.58	727.42	1,056.82	996.43	1,073.29	1,012.90
91	848.20	793.30	1,150.15	1,084.27	1,169.37	1,103.49
92	925.06	864.67	1,254.46	1,183.09	1,276.42	1,202.31
93	1,007.41	944.28	1,367.01	1,290.15	1,391.71	1,312.11
94	1,098.00	1,029.37	1,490.53	1,405.44	1,515.24	1,430.14

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	29.03	29.03	44.67	40.21	60.31	58.08
25-29	31.26	31.26	46.90	44.67	67.00	62.54
30-34	35.74	31.26	51.36	46.90	71.47	67.00
35-39	37.97	35.74	55.84	51.36	78.18	71.47
40-44	40.21	37.97	60.31	55.84	82.64	78.18
45	40.21	37.97	60.31	55.84	82.64	78.18
46	42.44	37.97	60.31	55.84	84.87	80.41
47	42.44	40.21	62.54	58.08	87.11	80.41
48	42.44	40.21	64.77	58.08	87.11	82.64
49	44.67	40.21	64.77	60.31	89.34	82.64
50	44.67	40.21	67.00	60.31	89.34	84.87
51	44.67	42.44	67.00	62.54	91.57	84.87
52	46.90	42.44	69.23	64.77	96.03	89.34
53	49.13	44.67	73.70	69.23	98.26	91.57
54	51.36	46.90	78.18	73.70	102.74	96.03
55	53.60	51.36	82.64	78.18	104.98	98.26
56	58.08	53.60	87.11	82.64	111.67	104.98
57	60.31	55.84	93.80	87.11	118.37	109.44
58	64.77	60.31	100.51	93.80	125.08	116.13
59	69.23	64.77	109.44	102.74	134.01	122.85
60	75.93	69.23	116.13	109.44	142.93	131.77
61	80.41	73.70	125.08	116.13	151.88	140.70
62	87.11	80.41	134.01	125.08	160.80	151.88
63	93.80	87.11	140.70	134.01	171.98	160.80
64	100.51	93.80	149.65	140.70	185.37	171.98
65	107.21	100.51	158.57	147.41	196.55	180.91
66	111.67	104.98	163.04	151.88	201.01	187.60
67	118.37	109.44	171.98	160.80	209.94	194.31
68	127.31	118.37	183.14	171.98	221.11	205.47
69	136.24	127.31	196.55	183.14	232.27	214.42
70	145.18	136.24	212.18	198.78	243.45	225.57
71	154.11	145.18	227.81	209.94	254.60	234.52
72	165.27	154.11	238.98	223.34	265.78	245.68
73	176.44	163.04	250.14	232.27	276.94	256.85
74	185.37	171.98	261.32	243.45	288.11	268.01
75	194.31	180.91	272.48	252.37	299.27	276.94
76	203.24	187.60	281.42	261.32	308.22	285.88
77	214.42	198.78	292.58	272.48	317.14	297.04
78	221.11	203.24	301.52	279.19	323.86	301.52
79	225.57	209.94	305.99	285.88	328.32	305.99
80	227.81	212.18	310.45	290.35	330.55	308.22
81	247.91	232.27	337.25	314.91	355.12	330.55
82	272.48	252.37	366.28	341.71	381.91	357.35
83	299.27	279.19	399.79	372.99	415.42	386.38
84	330.55	308.22	437.76	410.94	451.15	422.12
85	361.81	335.01	477.95	446.69	491.35	460.09
86	393.09	366.28	520.38	486.89	536.02	500.28
87	428.82	399.79	567.28	531.56	582.92	544.95
88	466.79	435.53	618.67	578.46	636.54	594.10
89	509.23	473.48	674.49	632.06	692.36	647.69
90	556.13	515.92	734.80	687.90	754.90	705.77
91	605.26	562.82	801.80	750.44	824.14	770.54
92	661.10	614.20	873.27	817.44	897.84	839.78
93	719.16	670.03	951.45	891.14	978.25	915.71
94	783.93	730.34	1,038.55	971.55	1,065.35	998.35

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	24.57	22.33	37.97	35.74	51.36	49.13
25-29	26.80	24.57	40.21	37.97	55.84	53.60
30-34	29.03	26.80	42.44	40.21	60.31	58.08
35-39	31.26	29.03	46.90	44.67	64.77	60.31
40-44	33.51	31.26	49.13	46.90	71.47	67.00
45	33.51	31.26	49.13	46.90	71.47	67.00
46	33.51	31.26	51.36	49.13	71.47	67.00
47	35.74	31.26	51.36	49.13	73.70	69.23
48	35.74	31.26	51.36	49.13	73.70	71.47
49	35.74	31.26	53.60	49.13	73.70	71.47
50	35.74	33.51	53.60	51.36	75.93	71.47
51	37.97	33.51	55.84	51.36	78.18	71.47
52	37.97	35.74	58.08	53.60	78.18	73.70
53	40.21	37.97	60.31	55.84	80.41	75.93
54	42.44	37.97	62.54	58.08	84.87	78.18
55	44.67	42.44	67.00	62.54	87.11	80.41
56	46.90	42.44	71.47	67.00	91.57	84.87
57	49.13	46.90	78.18	71.47	98.26	89.34
58	53.60	49.13	82.64	75.93	102.74	93.80
59	58.08	53.60	87.11	80.41	109.44	100.51
60	62.54	55.84	96.03	87.11	118.37	107.21
61	67.00	62.54	102.74	93.80	125.08	116.13
62	73.70	67.00	111.67	102.74	134.01	122.85
63	78.18	71.47	118.37	109.44	142.93	129.54
64	82.64	75.93	125.08	118.37	149.65	138.47
65	87.11	80.41	136.24	125.08	158.57	145.18
66	91.57	84.87	138.47	129.54	163.04	149.65
67	96.03	89.34	145.18	134.01	169.75	154.11
68	104.98	96.03	156.34	142.93	178.67	163.04
69	111.67	102.74	165.27	151.88	189.85	171.98
70	118.37	109.44	176.44	163.04	201.01	183.14
71	127.31	118.37	185.37	171.98	207.70	192.08
72	136.24	125.08	196.55	180.91	218.88	203.24
73	145.18	134.01	205.47	187.60	230.04	209.94
74	151.88	140.70	214.42	196.55	238.98	218.88
75	160.80	149.65	223.34	203.24	247.91	227.81
76	169.75	156.34	230.04	212.18	254.60	234.52
77	178.67	163.04	241.21	221.11	263.55	243.45
78	185.37	169.75	247.91	227.81	270.24	247.91
79	189.85	176.44	252.37	232.27	274.71	252.37
80	194.31	178.67	256.85	236.75	276.94	254.60
81	212.18	194.31	279.19	259.08	297.04	274.71
82	232.27	214.42	305.99	281.42	321.61	297.04
83	256.85	236.75	332.78	308.22	350.65	321.61
84	285.88	263.55	364.04	337.25	381.91	350.65
85	310.45	285.88	397.55	368.52	415.42	381.91
86	339.48	312.68	433.28	402.02	453.38	417.66
87	370.76	339.48	473.48	437.76	493.59	455.61
88	402.02	370.76	515.92	477.95	538.25	495.82
89	439.99	404.25	560.59	520.38	587.39	540.49
90	477.95	439.99	611.95	567.28	638.77	589.62
91	522.62	480.20	667.80	616.43	696.83	641.00
92	569.53	522.62	725.87	672.26	759.37	699.06
93	620.90	571.77	790.63	732.57	828.60	761.60
94	676.72	623.13	864.34	799.57	902.30	830.83

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	22.33	20.10	31.26	29.03	44.67	42.44
25-29	24.57	22.33	35.74	31.26	49.13	44.67
30-34	24.57	24.57	37.97	35.74	53.60	49.13
35-39	26.80	24.57	40.21	37.97	58.08	53.60
40-44	29.03	26.80	44.67	40.21	60.31	58.08
45	29.03	26.80	44.67	40.21	60.31	58.08
46	31.26	29.03	44.67	42.44	62.54	58.08
47	33.51	29.03	44.67	42.44	64.77	58.08
48	33.51	29.03	44.67	42.44	64.77	60.31
49	33.51	29.03	46.90	42.44	64.77	60.31
50	35.74	29.03	46.90	44.67	67.00	60.31
51	35.74	31.26	49.13	44.67	67.00	62.54
52	37.97	31.26	51.36	46.90	69.23	64.77
53	37.97	31.26	53.60	49.13	71.47	64.77
54	37.97	33.51	55.84	51.36	73.70	67.00
55	42.44	35.74	60.31	55.84	78.18	69.23
56	44.67	37.97	62.54	58.08	80.41	73.70
57	46.90	40.21	67.00	62.54	84.87	78.18
58	51.36	42.44	73.70	67.00	91.57	80.41
59	55.84	46.90	78.18	71.47	96.03	87.11
60	60.31	51.36	82.64	75.93	102.74	93.80
61	62.54	55.84	91.57	80.41	111.67	100.51
62	69.23	58.08	98.26	87.11	116.13	104.98
63	73.70	64.77	102.74	93.80	125.08	113.90
64	78.18	67.00	111.67	100.51	131.77	118.37
65	84.87	71.47	118.37	107.21	140.70	127.31
66	87.11	75.93	122.85	113.90	142.93	131.77
67	91.57	80.41	129.54	118.37	149.65	134.01
68	98.26	84.87	136.24	125.08	156.34	142.93
69	107.21	91.57	145.18	131.77	165.27	151.88
70	113.90	98.26	154.11	140.70	174.21	158.57
71	120.60	104.98	160.80	147.41	183.14	167.52
72	129.54	111.67	169.75	154.11	192.08	174.21
73	136.24	116.13	178.67	163.04	198.78	183.14
74	145.18	122.85	185.37	169.75	207.70	189.85
75	151.88	129.54	194.31	176.44	214.42	196.55
76	158.57	136.24	201.01	183.14	221.11	203.24
77	167.52	142.93	209.94	192.08	230.04	209.94
78	174.21	149.65	214.42	196.55	234.52	214.42
79	178.67	154.11	218.88	201.01	236.75	216.65
80	183.14	158.57	223.34	205.47	238.98	218.88
81	201.01	171.98	241.21	223.34	256.85	234.52
82	221.11	189.85	263.55	241.21	276.94	254.60
83	243.45	209.94	288.11	263.55	301.52	274.71
84	270.24	232.27	314.91	290.35	326.09	299.27
85	294.81	252.37	343.94	317.14	355.12	326.09
86	319.38	274.71	372.99	343.94	388.61	355.12
87	348.42	299.27	406.48	375.22	424.35	388.61
88	379.68	326.09	444.45	408.71	462.33	422.12
89	413.19	355.12	484.66	446.69	502.53	460.09
90	451.15	388.61	527.10	486.89	549.43	502.53
91	491.35	424.35	576.23	531.56	598.56	547.20
92	536.02	462.33	627.59	578.46	652.16	596.33
93	582.92	502.53	683.44	629.82	710.23	649.93
94	636.54	549.43	745.96	687.90	775.01	710.23

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	17.87	15.64	24.57	22.33	35.74	31.26
25-29	20.10	17.87	26.80	24.57	37.97	35.74
30-34	22.33	17.87	29.03	26.80	42.44	37.97
35-39	22.33	20.10	31.26	29.03	44.67	40.21
40-44	24.57	22.33	33.51	31.26	49.13	42.44
45	24.57	22.33	33.51	31.26	49.13	42.44
46	24.57	22.33	35.74	31.26	49.13	44.67
47	24.57	22.33	35.74	31.26	49.13	44.67
48	24.57	22.33	35.74	31.26	51.36	44.67
49	26.80	24.57	35.74	31.26	51.36	44.67
50	26.80	24.57	37.97	33.51	51.36	46.90
51	26.80	24.57	37.97	35.74	51.36	46.90
52	26.80	24.57	37.97	35.74	53.60	49.13
53	29.03	24.57	42.44	37.97	55.84	51.36
54	29.03	26.80	44.67	40.21	58.08	51.36
55	31.26	29.03	46.90	42.44	60.31	55.84
56	31.26	29.03	49.13	44.67	62.54	55.84
57	35.74	31.26	53.60	49.13	67.00	60.31
58	37.97	33.51	58.08	53.60	71.47	64.77
59	42.44	37.97	60.31	55.84	75.93	67.00
60	44.67	40.21	67.00	60.31	80.41	73.70
61	49.13	44.67	69.23	62.54	87.11	78.18
62	53.60	49.13	75.93	67.00	91.57	82.64
63	55.84	51.36	80.41	73.70	98.26	89.34
64	60.31	55.84	87.11	78.18	102.74	93.80
65	64.77	58.08	93.80	84.87	111.67	100.51
66	67.00	62.54	98.26	89.34	111.67	102.74
67	69.23	64.77	102.74	91.57	118.37	107.21
68	73.70	69.23	107.21	96.03	122.85	111.67
69	80.41	73.70	113.90	102.74	129.54	118.37
70	87.11	78.18	118.37	109.44	136.24	122.85
71	91.57	84.87	125.08	111.67	142.93	129.54
72	98.26	89.34	131.77	118.37	149.65	134.01
73	102.74	93.80	138.47	125.08	154.11	140.70
74	107.21	98.26	145.18	131.77	160.80	147.41
75	113.90	102.74	151.88	138.47	165.27	151.88
76	118.37	107.21	156.34	142.93	171.98	156.34
77	125.08	111.67	163.04	149.65	176.44	160.80
78	129.54	118.37	167.52	151.88	178.67	163.04
79	134.01	120.60	169.75	154.11	180.91	165.27
80	138.47	125.08	171.98	156.34	180.91	165.27
81	151.88	138.47	185.37	167.52	194.31	176.44
82	165.27	151.88	201.01	183.14	209.94	189.85
83	183.14	167.52	218.88	198.78	225.57	205.47
84	201.01	185.37	238.98	218.88	245.68	223.34
85	218.88	201.01	261.32	236.75	268.01	243.45
86	238.98	221.11	285.88	259.08	292.58	263.55
87	261.32	241.21	310.45	281.42	319.38	288.11
88	285.88	261.32	339.48	308.22	348.42	314.91
89	310.45	285.88	368.52	335.01	377.45	341.71
90	339.48	310.45	402.02	366.28	413.19	372.99
91	368.52	339.48	439.99	399.79	448.92	406.48
92	402.02	370.76	477.95	435.53	489.12	444.45
93	439.99	402.02	520.38	473.48	533.79	482.43
94	477.95	439.99	567.28	515.92	582.92	527.10

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4,380 x Daily Payment Maximum Plan					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	24.57	22.33	35.74	33.51	49.13	46.90
25-29	24.57	24.57	37.97	35.74	53.60	51.36
30-34	29.03	26.80	42.44	37.97	58.08	53.60
35-39	31.26	29.03	44.67	42.44	62.54	58.08
40-44	33.51	31.26	49.13	44.67	67.00	64.77
45	33.51	31.26	49.13	44.67	67.00	64.77
46	33.51	31.26	49.13	44.67	69.23	64.77
47	33.51	31.26	51.36	46.90	69.23	64.77
48	35.74	31.26	51.36	46.90	71.47	67.00
49	35.74	33.51	53.60	49.13	71.47	67.00
50	35.74	33.51	53.60	49.13	73.70	69.23
51	35.74	33.51	55.84	51.36	73.70	69.23
52	37.97	35.74	55.84	53.60	78.18	71.47
53	37.97	35.74	60.31	55.84	78.18	73.70
54	40.21	37.97	62.54	58.08	82.64	78.18
55	44.67	40.21	67.00	64.77	84.87	80.41
56	46.90	44.67	71.47	67.00	89.34	84.87
57	49.13	44.67	75.93	71.47	96.03	89.34
58	53.60	49.13	82.64	75.93	100.51	93.80
59	55.84	53.60	89.34	82.64	107.21	100.51
60	60.31	55.84	93.80	89.34	116.13	107.21
61	64.77	60.31	100.51	93.80	122.85	113.90
62	71.47	64.77	109.44	100.51	131.77	122.85
63	75.93	69.23	113.90	107.21	140.70	129.54
64	82.64	75.93	120.60	113.90	149.65	138.47
65	87.11	80.41	129.54	120.60	158.57	147.41
66	91.57	84.87	131.77	122.85	163.04	151.88
67	96.03	89.34	138.47	129.54	169.75	158.57
68	102.74	96.03	149.65	138.47	178.67	167.52
69	109.44	102.74	160.80	149.65	187.60	174.21
70	118.37	109.44	171.98	160.80	196.55	183.14
71	125.08	116.13	183.14	169.75	205.47	189.85
72	134.01	125.08	194.31	180.91	214.42	198.78
73	142.93	131.77	203.24	187.60	223.34	207.70
74	149.65	138.47	212.18	196.55	232.27	216.65
75	158.57	145.18	221.11	205.47	241.21	225.57
76	165.27	151.88	227.81	212.18	247.91	232.27
77	174.21	160.80	236.75	221.11	256.85	238.98
78	178.67	165.27	243.45	225.57	261.32	245.68
79	183.14	169.75	247.91	232.27	265.78	247.91
80	185.37	171.98	252.37	234.52	268.01	250.14
81	201.01	187.60	272.48	254.60	288.11	268.01
82	221.11	205.47	297.04	276.94	310.45	290.35
83	241.21	225.57	323.86	303.75	335.01	312.68
84	268.01	250.14	355.12	332.78	364.04	341.71
85	292.58	272.48	386.38	361.81	397.55	372.99
86	319.38	297.04	422.12	395.32	433.28	406.48
87	348.42	323.86	460.09	431.05	473.48	442.22
88	379.68	352.89	500.28	469.02	515.92	482.43
89	413.19	384.15	547.20	511.46	560.59	524.86
90	451.15	419.89	596.33	556.13	611.95	571.77
91	491.35	455.61	649.93	607.49	667.80	623.13
92	536.02	498.05	708.00	661.10	725.87	681.20
93	582.92	542.72	770.54	721.39	792.88	741.50
94	636.54	591.87	842.01	786.16	864.34	808.50

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 2,920 x Daily Payment Maximum Plan					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	20.10	17.87	31.26	29.03	42.44	40.21
25-29	22.33	20.10	31.26	31.26	46.90	44.67
30-34	24.57	22.33	35.74	33.51	49.13	46.90
35-39	24.57	22.33	37.97	35.74	53.60	49.13
40-44	29.03	24.57	40.21	37.97	58.08	53.60
45	29.03	24.57	40.21	37.97	58.08	53.60
46	29.03	24.57	40.21	40.21	58.08	55.84
47	29.03	24.57	42.44	40.21	60.31	55.84
48	29.03	24.57	42.44	40.21	60.31	58.08
49	29.03	24.57	44.67	40.21	60.31	58.08
50	29.03	26.80	44.67	42.44	62.54	58.08
51	31.26	26.80	44.67	42.44	64.77	58.08
52	31.26	29.03	46.90	44.67	64.77	60.31
53	33.51	31.26	49.13	46.90	67.00	62.54
54	35.74	31.26	51.36	49.13	69.23	64.77
55	35.74	33.51	55.84	51.36	71.47	64.77
56	37.97	35.74	58.08	55.84	75.93	69.23
57	40.21	37.97	64.77	58.08	80.41	73.70
58	44.67	40.21	67.00	62.54	84.87	75.93
59	46.90	44.67	71.47	67.00	89.34	82.64
60	51.36	46.90	78.18	71.47	96.03	87.11
61	55.84	51.36	84.87	75.93	102.74	93.80
62	60.31	55.84	91.57	84.87	109.44	100.51
63	64.77	58.08	98.26	89.34	116.13	104.98
64	67.00	62.54	102.74	96.03	122.85	111.67
65	71.47	64.77	111.67	102.74	129.54	118.37
66	75.93	69.23	113.90	107.21	134.01	122.85
67	80.41	71.47	118.37	111.67	138.47	127.31
68	84.87	78.18	127.31	118.37	147.41	134.01
69	91.57	82.64	134.01	125.08	154.11	140.70
70	98.26	89.34	145.18	131.77	163.04	149.65
71	104.98	96.03	151.88	140.70	169.75	156.34
72	111.67	102.74	160.80	147.41	178.67	165.27
73	118.37	109.44	167.52	154.11	187.60	171.98
74	125.08	113.90	174.21	160.80	194.31	178.67
75	131.77	120.60	180.91	167.52	201.01	185.37
76	138.47	127.31	189.85	174.21	207.70	192.08
77	145.18	134.01	196.55	180.91	216.65	198.78
78	151.88	138.47	203.24	185.37	221.11	203.24
79	156.34	142.93	205.47	189.85	223.34	205.47
80	158.57	145.18	209.94	194.31	225.57	207.70
81	174.21	160.80	227.81	212.18	243.45	225.57
82	189.85	176.44	250.14	230.04	263.55	243.45
83	209.94	194.31	272.48	252.37	285.88	263.55
84	234.52	214.42	299.27	276.94	310.45	285.88
85	254.60	234.52	326.09	301.52	339.48	312.68
86	276.94	254.60	355.12	328.32	370.76	341.71
87	301.52	279.19	386.38	357.35	402.02	372.99
88	328.32	303.75	419.89	390.86	439.99	404.25
89	359.58	330.55	457.86	424.35	480.20	442.22
90	390.86	359.58	500.28	462.33	522.62	480.20
91	426.58	393.09	544.95	504.76	569.53	524.86
92	464.56	428.82	594.10	549.43	620.90	571.77
93	506.99	466.79	647.69	598.56	676.72	623.13
94	553.89	509.23	705.77	654.39	737.03	678.96

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	17.87	17.87	26.80	24.57	40.21	37.97
25-29	20.10	17.87	31.26	26.80	42.44	40.21
30-34	22.33	20.10	31.26	31.26	46.90	42.44
35-39	24.57	22.33	35.74	31.26	51.36	46.90
40-44	24.57	24.57	37.97	35.74	53.60	51.36
45	24.57	24.57	37.97	35.74	53.60	51.36
46	26.80	24.57	37.97	35.74	53.60	51.36
47	26.80	24.57	40.21	37.97	55.84	51.36
48	26.80	24.57	40.21	37.97	55.84	51.36
49	26.80	24.57	40.21	37.97	58.08	51.36
50	29.03	24.57	42.44	37.97	58.08	53.60
51	29.03	24.57	42.44	37.97	58.08	53.60
52	31.26	26.80	44.67	40.21	60.31	55.84
53	31.26	26.80	46.90	42.44	62.54	58.08
54	33.51	29.03	49.13	44.67	64.77	58.08
55	33.51	31.26	51.36	46.90	67.00	60.31
56	35.74	33.51	55.84	51.36	69.23	64.77
57	37.97	35.74	58.08	53.60	73.70	69.23
58	44.67	37.97	64.77	58.08	78.18	71.47
59	44.67	40.21	69.23	62.54	84.87	75.93
60	46.90	44.67	71.47	64.77	89.34	80.41
61	51.36	46.90	78.18	71.47	96.03	87.11
62	58.08	51.36	84.87	75.93	100.51	91.57
63	60.31	55.84	89.34	82.64	109.44	98.26
64	64.77	58.08	96.03	87.11	113.90	104.98
65	69.23	62.54	102.74	93.80	122.85	111.67
66	71.47	64.77	107.21	98.26	125.08	113.90
67	75.93	69.23	111.67	102.74	129.54	118.37
68	80.41	73.70	118.37	109.44	136.24	125.08
69	87.11	78.18	125.08	113.90	142.93	131.77
70	91.57	84.87	134.01	122.85	151.88	138.47
71	98.26	91.57	140.70	129.54	158.57	145.18
72	104.98	96.03	147.41	134.01	167.52	151.88
73	111.67	102.74	156.34	140.70	171.98	158.57
74	118.37	107.21	160.80	147.41	180.91	165.27
75	125.08	113.90	169.75	154.11	187.60	171.98
76	131.77	118.37	174.21	160.80	192.08	176.44
77	138.47	125.08	183.14	167.52	198.78	183.14
78	142.93	129.54	187.60	171.98	203.24	187.60
79	147.41	134.01	192.08	176.44	205.47	189.85
80	151.88	136.24	194.31	178.67	207.70	189.85
81	165.27	149.65	209.94	194.31	223.34	205.47
82	180.91	165.27	230.04	209.94	241.21	221.11
83	198.78	180.91	250.14	230.04	261.32	238.98
84	221.11	201.01	274.71	252.37	283.65	261.32
85	241.21	218.88	299.27	274.71	310.45	283.65
86	263.55	238.98	326.09	299.27	337.25	310.45
87	288.11	261.32	355.12	326.09	368.52	337.25
88	312.68	283.65	386.38	357.35	402.02	368.52
89	341.71	310.45	422.12	388.61	437.76	402.02
90	372.99	337.25	460.09	424.35	477.95	437.76
91	406.48	368.52	500.28	462.33	520.38	475.72
92	442.22	402.02	544.95	502.53	567.28	520.38
93	482.43	437.76	594.10	549.43	618.67	567.28
94	524.86	477.95	647.69	598.56	674.49	616.43

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	15.64	15.64	22.33	20.10	33.51	29.03
25-29	17.87	15.64	24.57	22.33	35.74	31.26
30-34	20.10	17.87	26.80	24.57	37.97	33.51
35-39	20.10	17.87	29.03	26.80	40.21	35.74
40-44	22.33	20.10	31.26	29.03	44.67	40.21
45	22.33	20.10	31.26	29.03	44.67	40.21
46	22.33	20.10	31.26	29.03	44.67	40.21
47	22.33	20.10	33.51	29.03	44.67	40.21
48	22.33	20.10	33.51	29.03	46.90	42.44
49	24.57	22.33	33.51	29.03	46.90	42.44
50	24.57	22.33	35.74	31.26	49.13	44.67
51	24.57	22.33	35.74	31.26	49.13	44.67
52	24.57	22.33	35.74	33.51	49.13	44.67
53	26.80	24.57	37.97	35.74	51.36	46.90
54	26.80	24.57	40.21	37.97	53.60	49.13
55	29.03	26.80	44.67	40.21	55.84	51.36
56	29.03	26.80	44.67	42.44	58.08	51.36
57	33.51	29.03	51.36	44.67	62.54	55.84
58	35.74	31.26	51.36	49.13	67.00	60.31
59	37.97	33.51	55.84	51.36	69.23	62.54
60	40.21	37.97	60.31	55.84	73.70	67.00
61	44.67	40.21	64.77	58.08	80.41	73.70
62	49.13	44.67	69.23	62.54	84.87	75.93
63	51.36	46.90	75.93	67.00	91.57	82.64
64	55.84	51.36	80.41	73.70	96.03	87.11
65	58.08	53.60	87.11	78.18	102.74	91.57
66	62.54	58.08	89.34	82.64	104.98	93.80
67	64.77	58.08	93.80	84.87	107.21	100.51
68	69.23	62.54	98.26	89.34	113.90	102.74
69	73.70	67.00	104.98	93.80	120.60	109.44
70	80.41	73.70	109.44	100.51	125.08	113.90
71	84.87	78.18	113.90	104.98	131.77	118.37
72	89.34	82.64	120.60	109.44	138.47	122.85
73	93.80	87.11	127.31	116.13	142.93	129.54
74	100.51	91.57	134.01	120.60	147.41	134.01
75	104.98	93.80	140.70	127.31	151.88	140.70
76	109.44	98.26	145.18	131.77	158.57	145.18
77	113.90	102.74	151.88	136.24	163.04	149.65
78	120.60	107.21	154.11	140.70	165.27	151.88
79	122.85	111.67	156.34	142.93	167.52	151.88
80	127.31	116.13	158.57	145.18	167.52	151.88
81	138.47	127.31	171.98	156.34	180.91	163.04
82	154.11	140.70	185.37	169.75	194.31	174.21
83	167.52	154.11	201.01	183.14	209.94	189.85
84	185.37	169.75	221.11	201.01	227.81	205.47
85	203.24	185.37	241.21	218.88	247.91	223.34
86	221.11	203.24	263.55	238.98	270.24	243.45
87	241.21	221.11	285.88	261.32	294.81	265.78
88	263.55	241.21	312.68	283.65	321.61	290.35
89	285.88	263.55	341.71	308.22	348.42	314.91
90	312.68	288.11	370.76	337.25	379.68	343.94
91	341.71	312.68	404.25	368.52	415.42	375.22
92	370.76	341.71	442.22	402.02	453.38	408.71
93	404.25	372.99	480.20	437.76	493.59	446.69
94	442.22	404.25	524.86	475.72	536.02	486.89

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	15.64	13.41	22.33	20.10	31.26	29.03
25-29	15.64	15.64	24.57	22.33	33.51	31.26
30-34	17.87	15.64	24.57	24.57	35.74	33.51
35-39	17.87	17.87	26.80	24.57	37.97	35.74
40-44	20.10	17.87	29.03	26.80	40.21	37.97
45	20.10	17.87	29.03	26.80	40.21	37.97
46	22.33	17.87	31.26	26.80	42.44	40.21
47	22.33	20.10	31.26	29.03	44.67	40.21
48	22.33	20.10	31.26	29.03	44.67	40.21
49	22.33	20.10	31.26	29.03	44.67	40.21
50	24.57	20.10	31.26	31.26	44.67	40.21
51	24.57	20.10	33.51	31.26	44.67	42.44
52	24.57	20.10	33.51	31.26	46.90	44.67
53	24.57	22.33	35.74	33.51	49.13	44.67
54	26.80	22.33	37.97	35.74	49.13	44.67
55	29.03	24.57	40.21	37.97	51.36	46.90
56	29.03	24.57	42.44	40.21	53.60	49.13
57	31.26	26.80	44.67	42.44	58.08	53.60
58	33.51	29.03	49.13	44.67	60.31	55.84
59	37.97	31.26	53.60	49.13	64.77	58.08
60	40.21	33.51	55.84	51.36	69.23	62.54
61	42.44	37.97	60.31	55.84	73.70	67.00
62	46.90	40.21	64.77	58.08	78.18	71.47
63	49.13	42.44	69.23	64.77	84.87	75.93
64	53.60	44.67	75.93	69.23	89.34	80.41
65	58.08	49.13	80.41	73.70	93.80	87.11
66	60.31	51.36	82.64	75.93	96.03	87.11
67	62.54	53.60	87.11	80.41	100.51	91.57
68	67.00	58.08	91.57	84.87	104.98	96.03
69	71.47	60.31	98.26	89.34	111.67	102.74
70	75.93	67.00	102.74	93.80	118.37	107.21
71	82.64	69.23	109.44	100.51	122.85	111.67
72	87.11	75.93	113.90	104.98	129.54	118.37
73	91.57	78.18	120.60	109.44	134.01	122.85
74	98.26	82.64	125.08	113.90	140.70	129.54
75	102.74	87.11	131.77	120.60	145.18	134.01
76	107.21	91.57	136.24	122.85	149.65	136.24
77	113.90	96.03	140.70	129.54	154.11	142.93
78	118.37	100.51	145.18	134.01	158.57	145.18
79	120.60	102.74	147.41	136.24	160.80	147.41
80	122.85	107.21	151.88	138.47	160.80	147.41
81	136.24	116.13	163.04	149.65	174.21	158.57
82	149.65	127.31	178.67	163.04	187.60	171.98
83	165.27	140.70	194.31	178.67	203.24	185.37
84	180.91	156.34	212.18	196.55	221.11	201.01
85	198.78	169.75	232.27	214.42	241.21	221.11
86	216.65	185.37	252.37	232.27	261.32	241.21
87	234.52	203.24	274.71	254.60	285.88	261.32
88	256.85	221.11	299.27	276.94	312.68	285.88
89	279.19	241.21	326.09	301.52	339.48	310.45
90	303.75	261.32	355.12	328.32	370.76	339.48
91	332.78	285.88	388.61	359.58	404.25	370.76
92	361.81	312.68	424.35	390.86	439.99	402.02
93	393.09	339.48	462.33	426.58	480.20	439.99
94	428.82	370.76	502.53	464.56	522.62	477.95

Appendix B

Genworth Life Insurance Company
83% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	186.66	170.19	277.24	249.79	378.81	354.10
25-29	197.64	189.40	299.20	274.50	411.75	381.55
30-34	216.85	200.38	321.16	296.46	439.20	414.49
35-39	233.32	222.34	348.61	318.42	474.88	441.94
40-44	249.79	236.07	378.81	345.87	513.31	477.63
45	249.79	236.07	378.81	345.87	513.31	477.63
46	260.77	241.56	384.30	348.61	521.55	488.61
47	263.52	247.05	389.79	354.10	535.27	499.59
48	263.52	249.79	395.28	359.59	543.51	507.82
49	269.01	258.03	403.51	365.08	546.25	510.57
50	277.24	258.03	414.49	378.81	557.23	521.55
51	282.73	269.01	425.47	389.79	568.21	527.04
52	296.46	277.24	441.94	403.51	584.68	549.00
53	304.69	285.48	463.90	428.22	609.39	570.96
54	321.16	299.20	491.35	455.67	631.35	592.92
55	334.89	318.42	524.29	488.61	664.29	620.37
56	359.59	334.89	559.98	524.29	702.72	656.05
57	389.79	359.59	595.66	559.98	746.64	691.74
58	403.51	381.55	639.58	606.64	787.81	738.40
59	441.94	414.49	686.25	650.56	834.48	782.32
60	466.65	430.96	727.42	691.74	883.89	828.99
61	507.82	466.65	785.07	749.38	947.02	883.89
62	546.25	507.82	834.48	793.30	1,010.16	947.02
63	590.17	549.00	881.14	834.48	1,081.53	1,018.39
64	628.60	584.68	925.06	878.40	1,152.90	1,089.76
65	680.76	631.35	974.47	916.83	1,232.50	1,166.62
66	730.17	683.50	1,023.88	960.75	1,314.85	1,243.48
67	790.56	743.89	1,106.23	1,037.61	1,405.44	1,328.58
68	872.91	815.26	1,221.52	1,150.15	1,512.49	1,424.65
69	958.00	900.36	1,361.52	1,279.17	1,636.02	1,534.45
70	1,065.06	990.94	1,526.22	1,435.63	1,767.78	1,647.00
71	1,161.13	1,087.02	1,688.17	1,586.61	1,896.79	1,762.29
72	1,276.42	1,194.07	1,852.87	1,737.58	2,053.26	1,907.77
73	1,405.44	1,312.11	2,023.06	1,896.79	2,209.72	2,056.00
74	1,537.20	1,432.89	2,196.00	2,056.00	2,385.40	2,226.19
75	1,690.92	1,561.90	2,374.42	2,217.96	2,572.06	2,415.60
76	1,839.15	1,707.39	2,563.83	2,396.38	2,769.70	2,607.75
77	2,012.08	1,866.60	2,783.43	2,602.26	2,992.05	2,821.86
78	2,165.80	2,014.83	2,992.05	2,799.90	3,195.18	3,016.75
79	2,316.78	2,165.80	3,206.16	3,005.77	3,403.80	3,208.90
80	2,484.22	2,322.27	3,431.25	3,225.37	3,612.42	3,406.54
81	2,692.84	2,522.65	3,705.75	3,494.38	3,878.68	3,656.34
82	2,931.66	2,750.49	4,026.91	3,801.82	4,180.63	3,939.07
83	3,217.14	3,022.24	4,397.49	4,147.69	4,515.52	4,257.49
84	3,552.03	3,329.68	4,822.96	4,548.46	4,905.31	4,628.07
85	3,875.94	3,631.63	5,259.42	4,960.21	5,347.26	5,048.05
86	4,224.55	3,955.54	5,731.56	5,404.90	5,827.63	5,498.23
87	4,606.11	4,309.65	6,250.36	5,890.77	6,351.93	5,995.08
88	5,020.60	4,699.44	6,815.83	6,423.30	6,925.63	6,535.84
89	5,473.53	5,119.42	7,427.97	6,999.75	7,551.49	7,126.02
90	5,967.63	5,583.33	8,095.00	7,631.10	8,232.25	7,762.86
91	6,502.90	6,085.66	8,819.68	8,314.60	8,967.91	8,460.09
92	7,090.33	6,634.66	9,615.73	9,063.99	9,777.69	9,220.45
93	7,727.17	7,235.82	10,480.41	9,882.00	10,661.58	10,054.93
94	8,421.66	7,886.38	11,424.69	10,771.38	11,616.84	10,958.04

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	127.31	122.85	189.85	176.44	263.55	252.37
25-29	136.24	131.77	203.24	189.85	288.11	270.24
30-34	151.88	138.47	223.34	203.24	310.45	290.35
35-39	160.80	154.11	241.21	223.34	337.25	312.68
40-44	176.44	163.04	259.08	241.21	359.58	339.48
45	176.44	163.04	259.08	241.21	359.58	339.48
46	180.91	165.27	263.55	243.45	368.52	346.19
47	183.14	171.98	270.24	250.14	375.22	348.42
48	185.37	171.98	276.94	254.60	379.68	357.35
49	189.85	176.44	281.42	259.08	384.15	357.35
50	192.08	176.44	288.11	263.55	388.61	366.28
51	194.31	180.91	292.58	272.48	397.55	370.76
52	201.01	185.37	301.52	281.42	413.19	386.38
53	209.94	192.08	319.38	297.04	424.35	395.32
54	218.88	205.47	337.25	317.14	442.22	413.19
55	234.52	218.88	359.58	339.48	457.86	428.82
56	247.91	232.27	379.68	355.12	482.43	451.15
57	263.55	243.45	406.48	379.68	511.46	475.72
58	283.65	263.55	437.76	406.48	540.49	504.76
59	301.52	283.65	473.48	444.45	578.46	533.79
60	326.09	299.27	504.76	473.48	616.43	571.77
61	350.65	321.61	540.49	504.76	658.87	609.72
62	377.45	348.42	580.69	540.49	699.06	654.39
63	404.25	375.22	611.95	578.46	748.21	696.83
64	435.53	404.25	649.93	607.49	799.57	743.73
65	464.56	433.28	687.90	641.00	848.70	786.16
66	500.28	464.56	725.87	678.96	897.84	835.30
67	542.72	500.28	783.93	732.57	958.14	891.14
68	600.79	556.13	864.34	806.27	1,038.55	967.07
69	658.87	614.20	955.91	888.91	1,123.41	1,040.79
70	725.87	676.72	1,060.89	989.40	1,217.23	1,130.12
71	799.57	745.96	1,172.56	1,087.69	1,313.26	1,214.98
72	886.68	824.14	1,281.98	1,194.89	1,420.47	1,315.49
73	976.01	900.07	1,391.42	1,290.93	1,532.14	1,422.70
74	1,069.81	991.64	1,509.81	1,398.13	1,659.43	1,541.07
75	1,170.31	1,080.97	1,634.87	1,518.73	1,791.21	1,663.91
76	1,277.52	1,179.25	1,764.41	1,637.10	1,925.21	1,791.21
77	1,402.60	1,299.85	1,916.29	1,782.28	2,083.79	1,943.08
78	1,518.73	1,404.83	2,070.39	1,925.21	2,228.97	2,081.55
79	1,634.87	1,518.73	2,220.02	2,070.39	2,378.61	2,217.79
80	1,753.25	1,628.17	2,383.08	2,224.50	2,534.95	2,360.74
81	1,907.34	1,775.59	2,581.85	2,412.10	2,720.32	2,539.42
82	2,088.27	1,940.85	2,807.43	2,626.52	2,934.72	2,742.66
83	2,293.74	2,135.17	3,064.26	2,865.49	3,178.17	2,966.00
84	2,539.42	2,360.74	3,361.32	3,144.67	3,455.12	3,229.55
85	2,769.45	2,575.14	3,662.83	3,426.07	3,763.34	3,519.89
86	3,017.36	2,807.43	3,993.38	3,736.52	4,102.82	3,837.04
87	3,289.84	3,062.03	4,352.96	4,073.77	4,471.32	4,183.21
88	3,584.66	3,336.74	4,743.80	4,440.06	4,873.34	4,558.43
89	3,908.50	3,633.80	5,172.63	4,842.08	5,311.10	4,969.39
90	4,261.39	3,962.10	5,639.42	5,273.13	5,789.05	5,413.83
91	4,643.30	4,319.45	6,146.40	5,748.84	6,311.68	5,902.95
92	5,063.19	4,710.31	6,700.29	6,264.78	6,878.96	6,436.74
93	5,516.57	5,136.89	7,301.08	6,829.83	7,497.63	7,017.43
94	6,014.62	5,596.98	7,959.94	7,446.25	8,169.89	7,651.74

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	104.98	98.26	160.80	151.88	225.57	212.18
25-29	113.90	104.98	171.98	160.80	243.45	230.04
30-34	125.08	113.90	185.37	176.44	261.32	250.14
35-39	134.01	122.85	201.01	189.85	283.65	263.55
40-44	147.41	131.77	214.42	203.24	308.22	288.11
45	147.41	131.77	214.42	203.24	308.22	288.11
46	147.41	131.77	218.88	209.94	310.45	290.35
47	151.88	134.01	223.34	212.18	317.14	297.04
48	154.11	136.24	225.57	214.42	319.38	305.99
49	154.11	136.24	230.04	214.42	319.38	305.99
50	156.34	142.93	234.52	221.11	326.09	310.45
51	160.80	142.93	238.98	225.57	337.25	312.68
52	165.27	151.88	252.37	234.52	339.48	317.14
53	174.21	160.80	263.55	243.45	350.65	328.32
54	183.14	165.27	272.48	254.60	368.52	341.71
55	192.08	180.91	292.58	270.24	377.45	348.42
56	203.24	185.37	312.68	290.35	397.55	366.28
57	214.42	203.24	337.25	310.45	422.12	386.38
58	234.52	214.42	355.12	328.32	444.45	404.25
59	252.37	232.27	379.68	350.65	475.72	433.28
60	268.01	243.45	417.66	379.68	509.23	464.56
61	290.35	268.01	446.69	406.48	540.49	500.28
62	317.14	290.35	480.20	444.45	582.92	531.56
63	337.25	305.99	513.69	473.48	618.67	560.59
64	357.35	328.32	544.95	509.23	649.93	596.33
65	379.68	348.42	587.39	540.49	687.90	627.59
66	408.71	375.22	618.67	576.23	725.87	663.33
67	442.22	406.48	665.57	616.43	775.01	708.00
68	491.35	448.92	732.57	674.49	842.01	766.06
69	540.49	495.82	799.57	737.03	915.71	837.54
70	594.10	547.20	882.21	810.73	1,000.58	913.47
71	658.87	607.49	960.37	884.45	1,076.51	993.89
72	728.11	667.80	1,051.94	962.61	1,170.31	1,083.22
73	801.80	739.26	1,141.28	1,043.02	1,270.82	1,168.08
74	877.73	810.73	1,232.85	1,130.12	1,373.57	1,264.13
75	967.07	893.37	1,335.59	1,223.92	1,482.99	1,364.62
76	1,063.12	978.25	1,445.03	1,326.65	1,599.14	1,465.14
77	1,168.08	1,072.05	1,576.81	1,449.50	1,733.15	1,592.43
78	1,273.06	1,170.31	1,704.10	1,567.86	1,858.21	1,706.33
79	1,378.03	1,273.06	1,831.41	1,688.48	1,987.75	1,824.72
80	1,489.70	1,369.09	1,972.11	1,818.01	2,123.99	1,949.78
81	1,628.17	1,496.40	2,146.32	1,983.29	2,282.56	2,103.89
82	1,786.74	1,646.04	2,338.41	2,159.73	2,470.18	2,275.87
83	1,969.88	1,813.54	2,552.81	2,360.74	2,682.35	2,470.18
84	2,188.76	2,014.55	2,796.25	2,588.55	2,921.33	2,689.04
85	2,385.31	2,193.22	3,048.64	2,820.82	3,182.65	2,932.49
86	2,601.95	2,394.23	3,323.35	3,077.67	3,468.51	3,198.27
87	2,836.46	2,608.65	3,622.62	3,352.38	3,781.19	3,488.61
88	3,088.83	2,845.38	3,948.71	3,658.36	4,122.92	3,799.06
89	3,368.02	3,102.24	4,301.59	3,986.68	4,495.89	4,138.54
90	3,669.52	3,379.17	4,690.20	4,344.03	4,897.91	4,513.76
91	4,002.30	3,682.93	5,112.32	4,732.64	5,340.13	4,918.01
92	4,364.12	4,013.48	5,567.94	5,156.99	5,820.33	5,360.23
93	4,754.97	4,377.52	6,068.23	5,619.32	6,345.17	5,844.89
94	5,183.79	4,770.61	6,619.88	6,126.29	6,916.94	6,369.74

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	96.03	87.11	136.24	127.31	196.55	183.14
25-29	102.74	96.03	151.88	136.24	212.18	196.55
30-34	107.21	102.74	160.80	151.88	230.04	212.18
35-39	116.13	107.21	176.44	160.80	250.14	230.04
40-44	127.31	116.13	189.85	176.44	263.55	250.14
45	127.31	116.13	189.85	176.44	263.55	250.14
46	138.47	122.85	192.08	180.91	270.24	252.37
47	147.41	125.08	196.55	183.14	279.19	254.60
48	147.41	125.08	196.55	183.14	281.42	259.08
49	147.41	125.08	201.01	185.37	283.65	261.32
50	151.88	127.31	205.47	192.08	288.11	263.55
51	154.11	134.01	209.94	194.31	290.35	268.01
52	160.80	134.01	218.88	203.24	299.27	279.19
53	163.04	136.24	230.04	212.18	308.22	283.65
54	167.52	142.93	243.45	225.57	319.38	292.58
55	180.91	154.11	261.32	238.98	337.25	301.52
56	189.85	163.04	272.48	252.37	348.42	319.38
57	205.47	176.44	292.58	270.24	368.52	339.48
58	218.88	185.37	317.14	290.35	393.09	350.65
59	238.98	203.24	339.48	310.45	417.66	377.45
60	259.08	218.88	359.58	328.32	446.69	404.25
61	272.48	238.98	393.09	350.65	480.20	433.28
62	297.04	252.37	422.12	379.68	504.76	457.86
63	319.38	276.94	446.69	408.71	540.49	491.35
64	341.71	292.58	482.43	437.76	569.53	515.92
65	366.28	312.68	511.46	466.79	607.49	553.89
66	390.86	335.01	549.43	504.76	636.54	582.92
67	422.12	364.04	589.62	542.72	681.20	616.43
68	464.56	397.55	643.23	587.39	734.80	672.26
69	515.92	439.99	701.29	641.00	799.57	732.57
70	567.28	489.12	766.06	701.29	871.04	795.11
71	625.36	538.25	833.06	763.83	942.50	862.11
72	692.36	594.10	909.01	828.60	1,022.91	935.81
73	757.13	647.69	989.40	902.30	1,103.31	1,013.97
74	833.06	712.47	1,072.05	980.48	1,194.89	1,096.61
75	913.47	781.70	1,165.85	1,063.12	1,290.93	1,181.49
76	996.12	850.94	1,259.65	1,150.23	1,382.49	1,270.82
77	1,098.84	940.27	1,375.80	1,257.42	1,505.32	1,378.03
78	1,201.59	1,025.15	1,480.76	1,357.93	1,610.30	1,476.30
79	1,297.62	1,114.48	1,592.43	1,462.91	1,715.28	1,574.58
80	1,404.83	1,208.28	1,713.05	1,572.33	1,829.18	1,677.30
81	1,541.07	1,322.19	1,855.98	1,708.58	1,969.88	1,804.61
82	1,690.71	1,453.96	2,019.01	1,855.98	2,126.22	1,947.55
83	1,864.92	1,603.61	2,202.17	2,025.73	2,304.90	2,110.60
84	2,065.93	1,775.59	2,414.34	2,224.50	2,503.67	2,295.97
85	2,253.53	1,934.16	2,630.98	2,425.51	2,729.25	2,501.44
86	2,452.31	2,108.35	2,865.49	2,642.14	2,977.16	2,727.02
87	2,671.19	2,298.20	3,122.34	2,881.12	3,247.40	2,974.93
88	2,912.39	2,503.67	3,405.99	3,140.21	3,540.00	3,242.94
89	3,171.47	2,729.25	3,711.96	3,423.84	3,857.14	3,533.28
90	3,457.35	2,977.16	4,044.74	3,734.29	4,205.54	3,850.43
91	3,765.57	3,247.40	4,411.03	4,071.54	4,585.23	4,198.85
92	4,107.28	3,540.00	4,808.57	4,435.60	4,998.42	4,576.30
93	4,473.56	3,857.14	5,239.63	4,833.14	5,447.34	4,987.24
94	4,877.80	4,205.54	5,713.12	5,270.89	5,938.69	5,438.41

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	75.93	69.23	104.98	98.26	154.11	136.24
25-29	84.87	73.70	113.90	104.98	163.04	151.88
30-34	93.80	80.41	125.08	113.90	180.91	160.80
35-39	98.26	87.11	134.01	122.85	192.08	171.98
40-44	104.98	96.03	147.41	131.77	209.94	185.37
45	104.98	96.03	147.41	131.77	209.94	185.37
46	104.98	98.26	151.88	134.01	212.18	189.85
47	107.21	98.26	154.11	136.24	214.42	192.08
48	107.21	98.26	156.34	138.47	218.88	196.55
49	113.90	102.74	156.34	138.47	218.88	196.55
50	113.90	104.98	163.04	147.41	225.57	203.24
51	113.90	104.98	165.27	151.88	225.57	203.24
52	116.13	107.21	167.52	156.34	232.27	212.18
53	122.85	109.44	183.14	165.27	241.21	218.88
54	127.31	113.90	192.08	174.21	252.37	225.57
55	136.24	125.08	205.47	185.37	261.32	238.98
56	138.47	127.31	214.42	194.31	270.24	243.45
57	154.11	134.01	234.52	212.18	290.35	261.32
58	163.04	142.93	247.91	230.04	310.45	279.19
59	180.91	160.80	263.55	238.98	326.09	292.58
60	192.08	176.44	288.11	259.08	348.42	317.14
61	209.94	189.85	301.52	272.48	375.22	341.71
62	232.27	209.94	326.09	292.58	397.55	359.58
63	243.45	223.34	350.65	317.14	424.35	386.38
64	261.32	238.98	379.68	341.71	446.69	406.48
65	276.94	252.37	406.48	366.28	480.20	433.28
66	297.04	274.71	435.53	395.32	500.28	455.61
67	319.38	292.58	466.79	419.89	538.25	491.35
68	350.65	321.61	504.76	453.38	580.69	527.10
69	388.61	355.12	551.66	498.05	629.82	571.77
70	433.28	393.09	594.10	542.72	681.20	614.20
71	471.25	435.53	643.23	580.69	737.03	667.80
72	522.62	475.72	701.29	636.54	797.34	716.93
73	569.53	520.38	763.83	694.60	857.63	779.47
74	620.90	565.05	835.30	757.13	926.88	844.24
75	681.20	614.20	911.24	826.37	993.89	909.01
76	739.26	670.03	984.94	895.60	1,074.28	980.48
77	817.44	737.03	1,072.05	976.01	1,154.69	1,056.41
78	891.14	808.50	1,154.69	1,047.48	1,232.85	1,127.89
79	969.30	879.96	1,235.08	1,121.18	1,313.26	1,194.89
80	1,056.41	962.61	1,317.72	1,199.36	1,393.65	1,266.36
81	1,156.92	1,060.89	1,422.70	1,290.93	1,494.17	1,355.70
82	1,270.82	1,168.08	1,541.07	1,402.60	1,610.30	1,456.19
83	1,400.37	1,284.23	1,677.30	1,527.66	1,735.38	1,570.10
84	1,545.53	1,418.24	1,838.11	1,675.07	1,885.01	1,708.58
85	1,684.00	1,547.76	2,005.62	1,820.25	2,056.99	1,860.44
86	1,838.11	1,688.48	2,186.53	1,985.52	2,240.13	2,025.73
87	2,005.62	1,842.59	2,383.08	2,164.20	2,443.37	2,208.86
88	2,186.53	2,007.86	2,599.71	2,358.51	2,664.48	2,407.64
89	2,383.08	2,188.76	2,831.99	2,570.68	2,899.00	2,624.29
90	2,599.71	2,385.31	3,084.37	2,805.20	3,162.54	2,858.79
91	2,831.99	2,601.95	3,365.78	3,057.57	3,448.41	3,117.88
92	3,084.37	2,836.46	3,667.29	3,334.51	3,756.63	3,401.51
93	3,365.78	3,088.83	3,995.61	3,631.56	4,093.87	3,705.26
94	3,667.29	3,368.02	4,355.19	3,957.63	4,462.40	4,038.04

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	104.98	98.26	154.11	142.93	214.42	203.24
25-29	109.44	104.98	165.27	154.11	232.27	218.88
30-34	122.85	113.90	180.91	165.27	252.37	234.52
35-39	131.77	125.08	194.31	180.91	272.48	252.37
40-44	142.93	131.77	209.94	194.31	290.35	276.94
45	142.93	131.77	209.94	194.31	290.35	276.94
46	145.18	134.01	214.42	196.55	299.27	279.19
47	147.41	138.47	218.88	203.24	301.52	281.42
48	151.88	138.47	223.34	205.47	308.22	290.35
49	154.11	142.93	230.04	209.94	310.45	290.35
50	154.11	142.93	232.27	214.42	317.14	297.04
51	156.34	145.18	238.98	221.11	321.61	301.52
52	163.04	151.88	243.45	230.04	335.01	312.68
53	167.52	154.11	259.08	241.21	341.71	319.38
54	176.44	167.52	272.48	254.60	357.35	335.01
55	192.08	176.44	290.35	276.94	370.76	348.42
56	201.01	189.85	308.22	288.11	388.61	366.28
57	214.42	196.55	328.32	308.22	415.42	386.38
58	230.04	214.42	355.12	328.32	437.76	408.71
59	243.45	230.04	384.15	359.58	466.79	433.28
60	263.55	241.21	408.71	384.15	500.28	464.56
61	283.65	261.32	437.76	408.71	533.79	493.59
62	305.99	281.42	471.25	437.76	567.28	529.33
63	328.32	301.52	495.82	466.79	607.49	562.82
64	355.12	328.32	524.86	491.35	647.69	600.79
65	377.45	350.65	558.36	520.38	687.90	638.77
66	406.48	375.22	587.39	549.43	728.11	676.72
67	439.99	406.48	634.29	591.87	775.01	723.62
68	486.89	451.15	701.29	652.16	839.78	783.93
69	533.79	498.05	775.01	721.39	909.01	844.24
70	589.62	547.20	859.88	801.80	984.94	915.71
71	647.69	603.03	949.22	879.96	1,063.12	984.94
72	719.16	667.80	1,038.55	967.07	1,150.23	1,065.35
73	790.63	728.11	1,127.89	1,045.25	1,239.56	1,152.46
74	866.57	801.80	1,223.92	1,132.35	1,342.29	1,248.49
75	949.22	873.27	1,324.42	1,230.62	1,449.50	1,348.98
76	1,036.30	955.91	1,429.40	1,326.65	1,556.71	1,451.73
77	1,136.82	1,051.94	1,552.24	1,445.03	1,688.48	1,572.33
78	1,230.62	1,139.05	1,677.30	1,558.94	1,804.61	1,688.48
79	1,324.42	1,230.62	1,797.92	1,677.30	1,927.44	1,795.67
80	1,420.47	1,319.96	1,931.93	1,800.15	2,052.52	1,911.82
81	1,545.53	1,438.32	2,090.50	1,954.26	2,204.40	2,056.99
82	1,692.94	1,572.33	2,273.64	2,128.45	2,378.61	2,222.27
83	1,855.98	1,728.67	2,481.34	2,322.77	2,572.91	2,403.18
84	2,056.99	1,911.82	2,722.55	2,546.11	2,796.25	2,615.34
85	2,242.36	2,086.02	2,966.00	2,776.15	3,048.64	2,852.10
86	2,445.61	2,273.64	3,236.24	3,028.54	3,323.35	3,108.93
87	2,666.71	2,481.34	3,526.59	3,301.01	3,622.62	3,388.12
88	2,905.69	2,702.45	3,841.50	3,595.82	3,948.71	3,694.09
89	3,167.01	2,943.66	4,189.92	3,921.91	4,301.59	4,024.64
90	3,452.89	3,211.68	4,569.60	4,270.31	4,690.20	4,384.22
91	3,761.09	3,497.56	4,978.32	4,656.71	5,112.32	4,779.54
92	4,102.82	3,816.93	5,427.23	5,074.35	5,570.17	5,215.07
93	4,469.09	4,160.87	5,914.13	5,532.21	6,072.70	5,684.09
94	4,873.34	4,533.86	6,447.92	6,030.26	6,619.88	6,197.78

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 2,920 x Daily Payment Maximum Plan					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	84.87	80.41	131.77	125.08	185.37	174.21
25-29	93.80	84.87	138.47	131.77	201.01	189.85
30-34	102.74	93.80	151.88	145.18	214.42	203.24
35-39	109.44	98.26	163.04	154.11	232.27	214.42
40-44	122.85	107.21	174.21	165.27	252.37	234.52
45	122.85	107.21	174.21	165.27	252.37	234.52
46	122.85	107.21	176.44	171.98	252.37	238.98
47	125.08	109.44	183.14	174.21	259.08	241.21
48	125.08	109.44	185.37	174.21	261.32	250.14
49	125.08	109.44	189.85	174.21	261.32	250.14
50	127.31	116.13	192.08	180.91	268.01	252.37
51	131.77	116.13	194.31	185.37	276.94	254.60
52	136.24	125.08	205.47	192.08	279.19	259.08
53	142.93	131.77	214.42	201.01	288.11	268.01
54	151.88	136.24	223.34	209.94	301.52	279.19
55	156.34	147.41	241.21	221.11	308.22	283.65
56	165.27	151.88	254.60	238.98	326.09	299.27
57	174.21	165.27	276.94	252.37	346.19	317.14
58	192.08	174.21	290.35	268.01	364.04	330.55
59	205.47	189.85	310.45	288.11	388.61	355.12
60	218.88	201.01	341.71	310.45	415.42	379.68
61	238.98	218.88	366.28	330.55	442.22	408.71
62	259.08	238.98	393.09	364.04	475.72	435.53
63	276.94	250.14	422.12	386.38	504.76	457.86
64	292.58	268.01	446.69	415.42	531.56	486.89
65	310.45	283.65	480.20	442.22	562.82	513.69
66	335.01	305.99	506.99	473.48	594.10	542.72
67	364.04	330.55	542.72	506.99	634.29	580.69
68	399.79	366.28	598.56	553.89	690.13	627.59
69	442.22	404.25	652.16	603.03	748.21	685.67
70	486.89	446.69	721.39	661.10	817.44	745.96
71	540.49	495.82	786.16	723.62	879.96	810.73
72	596.33	547.20	859.88	786.16	955.91	884.45
73	654.39	605.26	933.58	853.17	1,038.55	955.91
74	719.16	661.10	1,007.28	924.63	1,121.18	1,034.07
75	790.63	728.11	1,089.92	1,002.81	1,210.52	1,114.48
76	868.81	799.57	1,183.72	1,085.45	1,306.57	1,197.13
77	953.68	877.73	1,288.69	1,185.95	1,418.24	1,302.08
78	1,040.79	955.91	1,393.65	1,281.98	1,518.73	1,395.90
79	1,127.89	1,038.55	1,496.40	1,380.26	1,623.71	1,491.93
80	1,217.23	1,118.95	1,612.53	1,487.47	1,735.38	1,592.43
81	1,331.13	1,226.15	1,753.25	1,621.48	1,867.15	1,721.97
82	1,460.66	1,346.75	1,911.82	1,766.64	2,019.01	1,860.44
83	1,610.30	1,482.99	2,088.27	1,929.68	2,190.99	2,019.01
84	1,791.21	1,646.04	2,287.03	2,117.30	2,385.31	2,197.69
85	1,949.78	1,793.44	2,492.51	2,307.13	2,601.95	2,398.70
86	2,126.22	1,956.49	2,718.09	2,514.85	2,836.46	2,615.34
87	2,318.30	2,135.17	2,961.54	2,740.42	3,088.83	2,852.10
88	2,523.78	2,327.23	3,225.07	2,990.56	3,370.25	3,104.47
89	2,753.81	2,537.18	3,515.41	3,258.58	3,676.23	3,383.66
90	2,999.49	2,762.76	3,834.80	3,548.92	4,004.53	3,687.39
91	3,271.98	3,010.67	4,178.75	3,870.53	4,366.36	4,022.41
92	3,566.79	3,283.14	4,551.73	4,216.72	4,757.21	4,381.99
93	3,886.17	3,577.95	4,962.68	4,594.17	5,186.02	4,779.54
94	4,239.05	3,899.58	5,411.60	5,009.58	5,655.04	5,206.12

Appendix B

Genworth Life Insurance Company
 73% Increase to Current-Year Premiums
 Base + Nonforfeiture
 Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	80.41	75.93	118.37	109.44	171.98	160.80
25-29	87.11	80.41	131.77	118.37	185.37	171.98
30-34	93.80	87.11	138.47	131.77	201.01	185.37
35-39	102.74	93.80	154.11	138.47	218.88	201.01
40-44	109.44	102.74	165.27	154.11	230.04	218.88
45	109.44	102.74	165.27	154.11	230.04	218.88
46	116.13	102.74	165.27	156.34	234.52	221.11
47	118.37	107.21	171.98	160.80	243.45	223.34
48	118.37	107.21	171.98	160.80	243.45	223.34
49	118.37	107.21	174.21	163.04	247.91	225.57
50	122.85	109.44	180.91	165.27	250.14	230.04
51	125.08	109.44	183.14	167.52	252.37	232.27
52	131.77	116.13	189.85	176.44	261.32	243.45
53	136.24	118.37	201.01	185.37	268.01	247.91
54	145.18	125.08	212.18	196.55	279.19	254.60
55	147.41	134.01	225.57	205.47	292.58	261.32
56	156.34	142.93	238.98	221.11	301.52	279.19
57	165.27	154.11	254.60	234.52	319.38	297.04
58	189.85	163.04	276.94	252.37	339.48	305.99
59	194.31	176.44	297.04	270.24	364.04	328.32
60	205.47	189.85	312.68	283.65	388.61	350.65
61	225.57	205.47	339.48	305.99	417.66	377.45
62	247.91	221.11	366.28	330.55	437.76	397.55
63	261.32	241.21	388.61	357.35	471.25	426.58
64	279.19	254.60	417.66	379.68	495.82	451.15
65	297.04	272.48	444.45	406.48	529.33	482.43
66	317.14	290.35	477.95	437.76	553.89	506.99
67	346.19	314.91	511.46	471.25	591.87	538.25
68	379.68	346.19	558.36	511.46	638.77	585.16
69	419.89	381.91	609.72	556.13	694.60	636.54
70	460.09	424.35	665.57	609.72	757.13	692.36
71	511.46	469.02	725.87	665.57	819.67	750.44
72	565.05	515.92	790.63	721.39	891.14	815.21
73	620.90	565.05	862.11	783.93	958.14	882.21
74	683.44	620.90	931.35	853.17	1,040.79	953.68
75	750.44	681.20	1,013.97	924.63	1,123.41	1,029.61
76	826.37	739.26	1,094.38	1,002.81	1,201.59	1,105.56
77	906.78	819.67	1,197.13	1,094.38	1,308.80	1,199.36
78	987.17	891.14	1,288.69	1,181.49	1,400.37	1,286.46
79	1,069.81	969.30	1,386.96	1,275.29	1,491.93	1,371.32
80	1,156.92	1,049.71	1,489.70	1,366.86	1,590.20	1,458.42
81	1,264.13	1,150.23	1,614.76	1,487.47	1,713.05	1,572.33
82	1,389.19	1,264.13	1,757.71	1,614.76	1,849.28	1,692.94
83	1,529.91	1,393.65	1,916.29	1,762.18	2,003.39	1,835.88
84	1,699.64	1,543.30	2,101.66	1,934.16	2,177.60	1,998.93
85	1,851.52	1,681.77	2,289.27	2,108.35	2,376.36	2,175.35
86	2,021.26	1,833.64	2,494.75	2,298.20	2,588.55	2,374.13
87	2,204.40	2,001.16	2,718.09	2,505.91	2,825.30	2,586.32
88	2,398.70	2,177.60	2,963.77	2,733.71	3,079.90	2,823.05
89	2,615.34	2,376.36	3,229.55	2,979.39	3,356.84	3,075.44
90	2,852.10	2,588.55	3,519.89	3,249.65	3,658.36	3,350.15
91	3,108.93	2,825.30	3,837.04	3,542.23	3,988.91	3,651.67
92	3,390.35	3,079.90	4,183.21	3,857.14	4,348.49	3,982.20
93	3,691.85	3,356.84	4,558.43	4,205.54	4,739.34	4,341.78
94	4,026.87	3,658.36	4,969.39	4,585.23	5,165.92	4,730.41

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	69.23	64.77	96.03	89.34	142.93	125.08
25-29	78.18	67.00	104.98	96.03	151.88	138.47
30-34	87.11	75.93	116.13	104.98	165.27	147.41
35-39	89.34	80.41	122.85	113.90	176.44	156.34
40-44	96.03	87.11	136.24	122.85	192.08	171.98
45	96.03	87.11	136.24	122.85	192.08	171.98
46	96.03	89.34	138.47	122.85	194.31	174.21
47	98.26	89.34	142.93	125.08	196.55	176.44
48	98.26	89.34	145.18	127.31	201.01	183.14
49	104.98	93.80	145.18	127.31	201.01	183.14
50	104.98	96.03	151.88	136.24	209.94	189.85
51	104.98	96.03	154.11	138.47	209.94	189.85
52	107.21	98.26	156.34	145.18	214.42	194.31
53	113.90	102.74	167.52	154.11	223.34	201.01
54	118.37	104.98	176.44	160.80	232.27	209.94
55	125.08	116.13	189.85	171.98	241.21	221.11
56	127.31	118.37	196.55	180.91	250.14	223.34
57	142.93	122.85	218.88	194.31	268.01	241.21
58	151.88	131.77	225.57	212.18	288.11	259.08
59	165.27	147.41	243.45	221.11	299.27	270.24
60	176.44	163.04	263.55	238.98	321.61	292.58
61	192.08	174.21	279.19	252.37	346.19	317.14
62	214.42	192.08	299.27	270.24	366.28	330.55
63	223.34	205.47	326.09	292.58	393.09	357.35
64	241.21	221.11	350.65	317.14	413.19	375.22
65	254.60	232.27	375.22	337.25	442.22	397.55
66	274.71	254.60	399.79	364.04	464.56	419.89
67	294.81	268.01	428.82	388.61	493.59	455.61
68	323.86	294.81	464.56	419.89	536.02	486.89
69	357.35	326.09	509.23	457.86	582.92	527.10
70	399.79	364.04	547.20	500.28	627.59	567.28
71	435.53	402.02	591.87	538.25	678.96	614.20
72	480.20	439.99	645.46	587.39	737.03	661.10
73	524.86	480.20	703.54	641.00	792.88	719.16
74	574.00	522.62	770.54	696.83	853.17	777.24
75	627.59	565.05	842.01	761.60	915.71	839.78
76	681.20	616.43	909.01	826.37	991.64	904.55
77	752.67	678.96	989.40	897.84	1,065.35	976.01
78	824.14	743.73	1,065.35	967.07	1,136.82	1,043.02
79	893.37	812.96	1,139.05	1,034.07	1,212.75	1,101.08
80	973.78	888.91	1,214.98	1,107.79	1,286.46	1,168.08
81	1,065.35	978.25	1,313.26	1,192.64	1,380.26	1,250.72
82	1,174.79	1,078.74	1,422.70	1,295.39	1,485.24	1,342.29
83	1,290.93	1,183.72	1,545.53	1,409.29	1,603.61	1,449.50
84	1,424.93	1,306.57	1,697.41	1,543.30	1,739.84	1,574.58
85	1,554.47	1,427.16	1,849.28	1,679.54	1,898.42	1,715.28
86	1,697.41	1,556.71	2,016.78	1,831.41	2,065.93	1,869.39
87	1,849.28	1,697.41	2,197.69	1,998.93	2,253.53	2,036.88
88	2,016.78	1,851.52	2,398.70	2,175.35	2,459.00	2,220.02
89	2,197.69	2,019.01	2,615.34	2,369.67	2,675.65	2,421.03
90	2,398.70	2,202.17	2,845.38	2,586.32	2,916.87	2,637.68
91	2,615.34	2,398.70	3,102.24	2,820.82	3,182.65	2,876.66
92	2,845.38	2,615.34	3,383.66	3,075.44	3,468.51	3,135.73
93	3,102.24	2,852.10	3,685.16	3,350.15	3,776.73	3,419.38
94	3,383.66	3,104.47	4,020.17	3,651.67	4,113.97	3,725.36

Appendix B

Genworth Life Insurance Company
73% Increase to Current-Year Premiums
Base + Nonforfeiture
Applies to Policies Issued before 10/01/2003

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 1,095 x Daily Payment Maximum Plan					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	64.77	58.08	93.80	87.11	134.01	122.85
25-29	69.23	64.77	102.74	93.80	142.93	134.01
30-34	73.70	69.23	107.21	102.74	154.11	142.93
35-39	78.18	73.70	118.37	107.21	167.52	154.11
40-44	87.11	78.18	127.31	118.37	176.44	167.52
45	87.11	78.18	127.31	118.37	176.44	167.52
46	93.80	80.41	131.77	118.37	183.14	171.98
47	96.03	84.87	134.01	122.85	189.85	171.98
48	96.03	84.87	134.01	125.08	189.85	174.21
49	98.26	84.87	136.24	125.08	192.08	176.44
50	102.74	87.11	138.47	131.77	194.31	176.44
51	102.74	89.34	142.93	131.77	196.55	180.91
52	104.98	89.34	147.41	136.24	203.24	189.85
53	109.44	93.80	154.11	142.93	209.94	192.08
54	113.90	96.03	165.27	154.11	214.42	196.55
55	122.85	104.98	176.44	160.80	225.57	203.24
56	125.08	109.44	183.14	171.98	234.52	214.42
57	138.47	118.37	196.55	183.14	250.14	230.04
58	147.41	125.08	214.42	196.55	263.55	238.98
59	160.80	136.24	230.04	209.94	281.42	254.60
60	174.21	147.41	243.45	221.11	301.52	272.48
61	183.14	160.80	263.55	238.98	321.61	292.58
62	201.01	171.98	283.65	254.60	339.48	310.45
63	214.42	185.37	301.52	276.94	366.28	330.55
64	232.27	196.55	326.09	297.04	384.15	348.42
65	247.91	212.18	346.19	317.14	408.71	375.22
66	265.78	225.57	370.76	339.48	428.82	390.86
67	285.88	245.68	397.55	366.28	460.09	417.66
68	314.91	270.24	433.28	397.55	495.82	453.38
69	348.42	294.81	473.48	433.28	540.49	495.82
70	381.91	330.55	515.92	471.25	589.62	536.02
71	424.35	361.81	562.82	515.92	636.54	580.69
72	466.79	402.02	611.95	560.59	690.13	632.06
73	511.46	437.76	667.80	607.49	743.73	683.44
74	562.82	480.20	723.62	661.10	806.27	741.50
75	616.43	527.10	788.40	719.16	871.04	799.57
76	672.26	574.00	850.94	775.01	933.58	857.63
77	741.50	634.29	926.88	848.70	1,013.97	931.35
78	812.96	692.36	1,000.58	917.94	1,087.69	996.12
79	875.50	750.44	1,074.28	987.17	1,159.15	1,063.12
80	946.97	815.21	1,156.92	1,060.89	1,235.08	1,132.35
81	1,040.79	893.37	1,252.95	1,152.46	1,331.13	1,219.46
82	1,141.28	980.48	1,364.62	1,252.95	1,436.09	1,315.49
83	1,259.65	1,080.97	1,485.24	1,369.09	1,554.47	1,424.93
84	1,393.65	1,197.13	1,630.40	1,503.09	1,690.71	1,547.76
85	1,520.96	1,304.32	1,775.59	1,637.10	1,844.82	1,688.48
86	1,657.20	1,422.70	1,934.16	1,784.51	2,007.86	1,842.59
87	1,802.38	1,552.24	2,108.35	1,945.32	2,190.99	2,007.86
88	1,965.42	1,690.71	2,298.20	2,121.76	2,389.77	2,190.99
89	2,141.86	1,844.82	2,503.67	2,311.61	2,604.19	2,385.31
90	2,333.94	2,007.86	2,729.25	2,519.31	2,838.69	2,599.71
91	2,543.88	2,190.99	2,977.16	2,749.35	3,095.54	2,836.46
92	2,771.68	2,389.77	3,247.40	2,995.03	3,374.71	3,088.83
93	3,019.59	2,604.19	3,537.75	3,263.04	3,678.46	3,368.02
94	3,292.07	2,838.69	3,854.91	3,557.85	4,009.02	3,669.52

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA 2017 Individual LTC Review Requirements Checklist 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA Choice I LR Actuarial Memorandum 20180606.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2017 Choice I LR LTC Rate Request Summary 20190628.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2017 VA Choice I LR Cover Letter 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Filing Supplement
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	
Item Status:	Received & Acknowledged

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

Status Date:	06/28/2019
Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA LR 2017 Choice I Special Exhibits 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Flesch Score
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Variability Statement
Comments:	Not required and/or not necessary for this submission. See GEFA-131306458.
Attachment(s):	
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 (4/27/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 1 Response 20180427.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Current Rate Tables

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Comments:	
Attachment(s):	VA Choice I LR Rate Tables Appendix A.PDF
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Policy and Rider Approval
Comments:	
Attachment(s):	Choice I Policy & Rider Forms_Approval File.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (7/24/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 2 Response 20180723.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Exhibits
Comments:	
Attachment(s):	VA Choice I LR Objection 2 Attachment 201800720.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

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

Satisfied - Item:	60/80 Demonstration
Comments:	
Attachment(s):	VA Choice I LR Objection 3 Response 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Sample Policy Endorsements and Riders
Comments:	

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 (LR)
 Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

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

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	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:	Response Letter to Objection 4 (10/16/18)
Comments:	
Attachment(s):	VA Choice I LR Objection 4 Response 20181015.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA Choice I LR Objection 4 Attachments 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Sample Policyholder Notifications (3/1/19)
Comments:	
Attachment(s):	Policyholder_Sample_VA.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

SERFF Tracking #: GEFA-131306459 **State Tracking #:** GEFA-131306459 **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 (LR)
Project Name/Number: 2017 Choice & Choice Alternative - Moratorium (LR)/2017 Choice & Choice Alternative - Moratorium (LR)

Attachment VA Choice I LR Objection 3 Response 20181015.xlsx is not a PDF document and cannot be reproduced here.

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

**CERTIFICATION OF COMPLIANCE
VIRGINIA**

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

Genworth Life Insurance Company,

BY: 

Paul Loveland

Title: Vice President, Product Compliance

Date: December 29, 2017

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

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

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



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

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

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

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

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 Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

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 Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

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

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

Applies to Policies Issued Before 10/01/2003

These forms were issued in Virginia from October 2002 through October 2003 and are no longer being marketed in any state. This form is also known as the Choice I policy form.

Exposed Lives with Policies Issued in Virginia before October 1, 2003 and Exposed Lives with Policies In-Force in Virginia as of December 31, 2016

	Lifetime Benefit Periods	Limited Benefit Periods	Total
Policy lives Issued	1,338	2,744	4,082
Policy lives Inforce	1,090	2,099	3,189

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).

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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 50% for Lifetime benefits and 29.1% for Limited benefits (SERFF #GEFA-128660233).

Information Regarding This New Rate Increase Filing

The goals of this new rate increase filing are to:

- Begin to pursue 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; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 83% for policies with Lifetime benefit periods and 73% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and
- The balance of the 2012 rate increase request that we were not permitted to implement.

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 273% for policyholders with Lifetime benefits and 191% 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, in addition to the balance of the 2012 rate increase request that we were not permitted to implement.

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 of lesser magnitude 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

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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.

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 Department 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.

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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 83% rate increase for Lifetime benefits and a 73% rate increase for Limited benefits, with plans to submit subsequent filings of similar 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 273% rate increase for Lifetime benefits and 191% 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 Department 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.

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The Stable Premium Option endorsement and rate tables are included in this submission for disposition by the Department.

GLIC would welcome an opportunity to meet with the Department 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-128660233.

Sections 4a and 4b of the Actuarial Memorandum (entitled, "Justification of Filing");

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 No 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 No 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 No 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 83% Lifetime and 73% Limited Rate Increase*");

Exhibit IIb of the Actuarial Memorandum (entitled, "Exhibit IIb: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 83% Lifetime Rate Increase*");

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Exhibit IIc of the Actuarial Memorandum (entitled, "Exhibit IIc: Choice I Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 73% Limited Rate Increase*");

Attachment 1a supplied separately with this filing (entitled, "Attachment 1a: Choice I Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - All BPs With No Rate Increase");

Attachment 1b supplied separately with this filing (entitled, "Attachment 1b: Choice I Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - Lifetime Benefit Periods With No Rate Increase);

Attachment 1c supplied separately with this filing (entitled, "Attachment 1c: Choice I Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - Limited Benefit Periods With No Rate Increase);

Attachment 2a supplied separately with this filing (entitled, "Attachment 2a: Choice 1 Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - All BPs With 83% Lifetime and 73% Limited Rate Increase);

Attachment 2b supplied separately with this filing (entitled, "Attachment 2b: Choice I Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - Lifetime Benefit Periods With 83% Lifetime Rate Increase);

Attachment 2c supplied separately with this filing (entitled, "Attachment 2c: Choice I Policy Forms - Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection - Limited Benefit Periods With 73% Limited Rate Increase);

Attachment 3a supplied separately with this filing (entitled, "Attachment 3a: Choice I Policy Forms - Virginia State Experience Projection - All BPs With No Rate Increase");

Attachment 3b supplied separately with this filing (entitled, "Attachment 3b: Choice I Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With No Rate Increase);

Attachment 3c supplied separately with this filing (entitled, "Attachment 3c: Choice I Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With No Rate Increase);

Attachment 4a supplied separately with this filing (entitled, "Attachment 4a: Choice I Policy Forms - Virginia State Experience Projection - All BPs With 83% Lifetime and 73% Limited Rate Increase);

Attachment 4b supplied separately with this filing (entitled, "Attachment 4b: Choice I Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With 83% Lifetime Rate Increase);

Attachment 4c supplied separately with this filing (entitled, "Attachment 4c: Choice I Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With 73% Limited Rate Increase);

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Attachment 5a supplied separately with this filing (entitled, "Actual to Expected - Lifetime Loss Ratio-Nationwide (VA like Forms Only) Experience Projection - All BPs with No Rate Increase - Policy Forms: Choice I");

Attachment 5b supplied separately with this filing (entitled, "Actual to Expected - Lifetime Loss Ratio-Nationwide (VA like Forms Only) Experience Projection - Lifetime Benefit Periods with No Rate Increase - Policy Forms: Choice I");

Attachment 5c supplied separately with this filing (entitled, "Actual to Expected - Lifetime Loss Ratio-Nationwide (VA like Forms Only) Experience Projection – Limited Benefit Periods with No Rate Increase - Policy Forms: Choice I");

Attachment 6a 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 6b 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 6c 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 7 supplied separately with this filing (entitled, "Model-Produced Experience (Current Assumptions) to Actual Historical Experience - Nationwide Experience Choice I Policy Forms - All Benefit Periods");

Attachment 8 supplied separately with this filing (entitled, "Status of Filings as of December 8, 2017 - All Jurisdictions in which these Forms are Active – Choice I Series Policy Forms").

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.

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- 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.

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

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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+.

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.

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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.

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.

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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

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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.

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.

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

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.04%	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.

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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.

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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%

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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.

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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.

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

13. Premiums

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

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.

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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.

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.

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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.

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

- Include the premium rate increases of 50% for Lifetime benefits and 29.1% 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

$v = 1 / 1.040 = 0.961538$

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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 50% rate increase for Lifetime benefits and a 29.1% rate increase for Limited benefits were dispositioned in your state on July 11, 2013.

19. Demonstration of Satisfaction of Loss Ratio Requirements

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

20. Virginia Average Annual Premium Based on Exposed Lives

	Lifetime	Limited
Before Rate Increase*	\$2,745	\$2,004
After Rate Increase	\$5,024	\$3,467

Note that some dispositioned rate increase were only partially implemented as of December 31, 2016

21. Proposed Effective Date

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

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

By Issue Age:

Issue Age	Percent Distribution	
	Lifetime	Limited
<55	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%
75-79	0.3%	1.8%
80+	<0.1%	0.2%

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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%

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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	1,090	2,099	\$2,992,533	\$4,207,024
Nationwide	83,170	153,468	\$221,657,933	\$314,636,546

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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: May 22, 2017

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

Reset Form

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

SERFF Tracking Number: GEFA-131306459

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: \$5,024(Lifetime)/\$3,467(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Minimum Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Maximum Requested Percentage Rate Change Per Member: 83%(Lifetime)/73%(Limited)

Number of Policy Holders Affected : 3,189

Plans Affected

(The Form Number and "Product Name")

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

December 18, 2017

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-131306459
Policy Forms: **7035J**
Rider Forms: **62172, 62274F, 62275, 62276, 62277, 62278**

Applies to Policies Issued Before 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 2002 through October 2003.
- 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 50% for Lifetime benefits and 29.1% for Limited benefits (SERFF #GEFA-128660233).

Information Regarding This New Rate Increase Filing

The goals of this new rate increase filing are to:

- Begin to pursue 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; and
- Continue to achieve the balance of the 2012 rate increase request that we were not permitted to implement.

In this filing, GLIC is requesting a rate increase of 83% for policies with Lifetime benefit periods and 73% for policies with Limited benefit periods, which includes:

- The 72% Lifetime/ 55% Limited rate increase for 2017; and

- The balance of the 2012 rate increase request that we were not permitted to implement.

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 273% for policyholders with Lifetime benefits and 191% 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, in addition to the balance of the 2012 rate increase request that we were not permitted to implement.

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,

A handwritten signature in blue ink that reads "Jamala Arland". The signature is written in a cursive, flowing style.

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

**Attachment 1a: Choice I Policy Forms
 Nationwide (VA like Forms Only) Loss Ratio 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	Discount Factor
							4.00%
2001	27,373,500	787,609	2.9%	31,743		54,136	1.83661
2002	170,032,106	11,739,519	6.9%	781,257		135,582	1.76597
2003	279,825,005	20,107,038	7.2%	4,033,051		172,144	1.69805
2004	303,388,305	27,387,670	9.0%	8,303,591		171,135	1.63274
2005	299,618,721	46,337,904	15.5%	14,554,303		167,282	1.56994
2006	292,508,253	45,344,143	15.5%	21,765,782		163,847	1.50956
2007	286,392,436	59,624,204	20.8%	29,796,970		161,092	1.45150
2008	280,532,075	74,009,944	26.4%	40,027,803		157,993	1.39567
2009	273,458,653	104,949,349	38.4%	53,508,399		154,408	1.34199
2010	266,614,357	129,129,082	48.4%	69,742,009		151,355	1.29038
2011	260,312,631	127,182,644	48.9%	87,907,068		148,472	1.24075
2012	253,758,498	153,111,678	60.3%	105,810,049		145,607	1.19303
2013	246,818,758	186,231,397	75.5%	123,999,237		142,643	1.14714
2014	264,548,727	207,167,433	78.3%	145,431,307		139,809	1.10302
2015	280,869,455	228,579,694	81.4%	166,107,188		136,933	1.06060
2016	292,327,598	294,357,639	100.7%	194,910,818	2,857,524,141	134,231	1.01980
2017	277,218,008	277,818,371	100.2%	224,271,893		129,712	0.98058
2018	265,309,811	292,800,949	110.4%	252,522,809		124,985	0.94287
2019	253,394,448	312,304,317	123.2%	276,388,096		120,029	0.90660
2020	241,343,777	330,307,434	136.9%	297,934,832		114,880	0.87173
2021	229,161,209	344,737,935	150.4%	318,936,586		109,557	0.83820
2022	216,882,555	356,282,453	164.3%	338,082,690		104,153	0.80597
2023	204,695,174	370,806,384	181.2%	356,683,431		98,744	0.77497
2024	192,682,179	386,779,119	200.7%	374,667,562		93,371	0.74516
2025	180,938,675	398,502,276	220.2%	392,556,151		88,060	0.71650
2026	169,502,443	409,275,751	241.5%	409,587,339		82,814	0.68894
2027	158,332,866	425,236,881	268.6%	426,014,856		77,619	0.66245
2028	147,405,944	447,192,079	303.4%	443,729,874		72,473	0.63697
2029	136,711,031	468,756,020	342.9%	463,209,048		67,388	0.61247
2030	126,263,032	484,569,735	383.8%	483,195,224		62,391	0.58891
2031	116,122,950	496,898,342	427.9%	502,087,938		57,505	0.56626
2032	106,324,402	507,465,770	477.3%	518,866,891		52,743	0.54448
2033	96,877,462	516,722,666	533.4%	533,087,078		48,117	0.52354
2034	87,792,627	523,431,925	596.2%	545,116,996		43,646	0.50340
2035	79,104,700	523,297,920	661.5%	558,478,676		39,363	0.48404
2036	70,872,006	519,223,474	732.6%	572,908,974		35,294	0.46543
2037	63,133,339	512,489,897	811.8%	583,966,593		31,446	0.44752
2038	55,882,442	499,468,531	893.8%	590,250,859		27,820	0.43031
2039	49,116,078	478,716,506	974.7%	590,938,158		24,436	0.41376
2040	42,862,365	450,545,252	1051.1%	585,076,002		21,316	0.39785
2041	37,153,646	419,547,452	1129.2%	572,339,142		18,475	0.38255
2042	31,998,342	389,837,387	1218.3%	553,679,552		15,904	0.36783
2043	27,367,353	359,913,343	1315.1%	530,299,076		13,588	0.35368
2044	23,229,726	328,485,963	1414.1%	502,914,462		11,520	0.34008
2045	19,566,354	295,794,861	1511.8%	472,136,736		9,694	0.32700
2046	16,359,363	261,436,927	1598.1%	438,558,202		8,098	0.31442
2047	13,580,156	226,293,718	1666.4%	402,546,077		6,715	0.30233
2048	11,188,850	193,024,453	1725.2%	364,534,932		5,524	0.29070
2049	9,145,232	164,813,663	1802.2%	325,640,174		4,505	0.27952
2050	7,412,114	140,849,446	1900.3%	287,383,200		3,642	0.26877
2051	5,955,235	119,656,144	2009.3%	250,877,210		2,918	0.25843
2052	4,744,614	100,712,757	2122.7%	216,837,961		2,318	0.24849
2053	3,751,123	83,583,655	2228.2%	185,646,100		1,827	0.23894
2054	2,945,355	68,454,715	2324.2%	157,422,327		1,430	0.22975
2055	2,297,377	55,740,151	2426.3%	132,232,215		1,111	0.22091
2056	1,779,734	45,239,837	2541.9%	110,130,754		858	0.21241
2057	1,370,630	36,342,963	2651.6%	91,000,041		658	0.20424
2058	1,050,436	28,932,283	2754.3%	74,588,631		502	0.19639
2059	801,101	22,976,233	2868.1%	60,644,324		380	0.18884
2060	606,383	18,137,736	2991.1%	48,934,899		285	0.18157
2061	453,621	14,188,051	3127.7%	39,199,796		212	0.17459
2062	336,603	11,040,272	3279.9%	31,190,872		157	0.16787
2063	249,335	8,518,124	3416.3%	24,690,942		116	0.16142
2064	184,640	6,526,147	3534.5%	19,465,667		85	0.15521
2065	136,006	4,973,351	3656.7%	15,280,906		62	0.14924
2066	98,351	3,747,366	3810.2%	11,934,091		44	0.14350
2067	70,136	2,753,712	3926.2%	9,255,135		32	0.13798
2068	49,996	1,957,443	3915.2%	7,111,602		22	0.13267
2069	35,531	1,355,650	3815.4%	5,399,242		16	0.12757
2070	25,168	926,785	3682.4%	4,045,790		11	0.12266
2071	17,772	631,934	3555.9%	2,990,258		8	0.11795
2072	12,429	429,972	3459.4%	2,178,713		5	0.11341
2073	8,430	289,252	3431.1%	1,564,333		3	0.10905
2074	5,574	193,756	3475.9%	1,105,759		2	0.10485
2075	3,724	129,517	3477.7%	769,177		1	0.10082
2076	2,492	85,193	3418.1%	525,811		1	0.09694
PV Past	5,547,907,250	2,064,768,795	37.2%				
PV Future	2,687,202,173	7,459,734,022	277.6%				
PV Total	8,235,109,423	9,524,502,817	115.7%				

**Attachment 1b: Choice I Policy Forms
 Nationwide (VA like Forms Only) Loss Ratio 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	Discount Factor
2001	9,962,708	475,536	4.8%	13,195		18,173	1.83661
2002	60,357,325	6,630,201	11.0%	268,052		43,471	1.76597
2003	98,086,436	8,517,046	8.7%	1,194,941		55,062	1.69805
2004	106,567,034	9,007,089	8.5%	2,509,865		54,626	1.63274
2005	105,429,686	25,111,397	23.8%	4,571,568		53,584	1.56994
2006	103,347,254	16,664,352	16.1%	7,221,551		52,666	1.50956
2007	101,600,523	20,751,233	20.4%	9,479,393		51,951	1.45150
2008	99,993,962	28,604,568	28.6%	12,325,112		51,114	1.39567
2009	97,901,554	34,743,986	35.5%	16,377,917		50,098	1.34199
2010	95,872,871	52,543,643	54.8%	20,786,105		49,315	1.29038
2011	94,171,222	44,770,984	47.5%	27,002,928		48,630	1.24075
2012	92,533,514	46,375,185	50.1%	33,338,881		47,964	1.19303
2013	90,831,887	62,528,222	68.8%	38,350,129		47,269	1.14714
2014	102,046,973	77,618,396	76.1%	44,993,214		46,590	1.10302
2015	112,724,143	79,760,414	70.8%	53,010,466		45,961	1.06060
2016	121,837,349	116,582,944	95.7%	64,846,801	1,142,518,574	45,364	1.01980
2017	117,182,270	85,484,164	72.9%	75,964,194		44,199	0.98058
2018	113,505,866	92,828,706	81.8%	84,456,413		42,971	0.94287
2019	109,683,440	101,861,757	92.9%	92,210,895		41,664	0.90660
2020	105,699,325	110,664,949	104.7%	100,130,265		40,277	0.87173
2021	101,526,471	118,290,924	116.5%	108,393,606		38,810	0.83820
2022	97,186,443	125,075,765	128.7%	116,598,599		37,293	0.80597
2023	92,761,388	133,621,368	144.0%	125,001,210		35,747	0.77497
2024	88,304,711	143,002,810	161.9%	133,861,481		34,181	0.74516
2025	83,844,271	150,924,666	180.0%	143,055,764		32,601	0.71650
2026	79,403,767	158,482,064	199.6%	152,275,812		31,010	0.68894
2027	74,978,644	168,199,312	224.3%	161,646,430		29,403	0.66245
2028	70,559,956	181,206,990	256.8%	171,773,480		27,781	0.63697
2029	66,149,214	194,610,407	294.2%	182,947,053		26,146	0.61247
2030	61,760,200	205,986,761	333.5%	194,801,557		24,507	0.58891
2031	57,421,161	216,096,441	376.3%	206,712,537		22,874	0.56626
2032	53,152,586	225,324,469	423.9%	218,214,877		21,249	0.54448
2033	48,962,824	234,296,294	478.5%	228,991,047		19,640	0.52354
2034	44,864,709	242,227,525	539.9%	239,161,809		18,055	0.50340
2035	40,878,635	246,985,958	604.2%	250,026,802		16,507	0.48404
2036	37,038,725	250,101,077	675.2%	261,531,501		15,006	0.46543
2037	33,367,219	251,521,310	753.8%	271,749,037		13,558	0.44752
2038	29,868,526	249,200,584	834.3%	279,899,917		12,168	0.43031
2039	26,551,666	242,546,021	913.5%	285,369,958		10,845	0.41376
2040	23,439,671	231,739,455	988.7%	287,517,579		9,604	0.39785
2041	20,558,165	219,670,229	1068.5%	286,126,693		8,453	0.38255
2042	17,915,945	208,099,894	1161.5%	281,575,360		7,390	0.36783
2043	15,505,636	195,777,984	1262.6%	274,371,860		6,414	0.35368
2044	13,319,808	181,949,944	1366.0%	264,757,493		5,527	0.34008
2045	11,356,216	166,696,102	1467.9%	252,923,454		4,728	0.32700
2046	9,612,351	149,742,582	1557.8%	239,067,656		4,017	0.31442
2047	8,078,645	131,594,617	1628.9%	223,282,826		3,389	0.30233
2048	6,738,661	114,082,052	1692.9%	205,724,208		2,836	0.29070
2049	5,575,658	99,101,113	1777.4%	186,999,229		2,354	0.27952
2050	4,573,911	86,149,409	1883.5%	167,950,935		1,936	0.26877
2051	3,718,861	74,454,035	2002.1%	149,223,650		1,579	0.25843
2052	2,997,222	63,757,951	2127.2%	131,267,566		1,276	0.24849
2053	2,395,879	53,804,528	2245.7%	114,371,622		1,023	0.23894
2054	1,900,954	44,829,880	2358.3%	98,686,507		815	0.22975
2055	1,497,866	37,125,972	2478.6%	84,344,276		644	0.22091
2056	1,172,515	30,621,247	2611.6%	71,466,695		506	0.21241
2057	912,097	24,947,661	2735.2%	60,062,262		395	0.20424
2058	705,114	20,143,078	2856.7%	50,056,858		306	0.19639
2059	541,563	16,248,965	3000.4%	41,370,572		235	0.18884
2060	412,855	13,039,130	3158.3%	33,930,989		180	0.18157
2061	312,043	10,373,911	3324.5%	27,630,961		136	0.17459
2062	234,214	8,197,983	3500.2%	22,353,340		102	0.16787
2063	174,953	6,415,275	3666.9%	17,989,762		77	0.16142
2064	130,224	4,973,571	3819.2%	14,414,802		57	0.15521
2065	96,360	3,829,871	3974.6%	11,496,490		42	0.14924
2066	70,490	2,913,396	4133.0%	9,116,287		31	0.14350
2067	51,140	2,158,848	4221.5%	7,174,615		22	0.13798
2068	36,893	1,543,875	4184.8%	5,590,348		16	0.13267
2069	26,427	1,073,308	4061.4%	4,298,357		11	0.12757
2070	18,803	738,707	3928.7%	3,257,520		8	0.12266
2071	13,277	507,029	3818.8%	2,432,590		6	0.11795
2072	9,260	347,140	3748.8%	1,789,108		4	0.11341
2073	6,343	235,628	3714.6%	1,295,651		3	0.10905
2074	4,294	159,291	3709.5%	923,509		2	0.10485
2075	2,901	107,319	3699.7%	648,177		1	0.10082
2076	1,951	70,927	3635.3%	447,451		1	0.09694
PV Past	2,016,892,235	762,505,131	37.8%				
PV Future	1,238,080,472	3,204,271,104	258.8%				
PV Total	3,254,972,707	3,966,776,235	121.9%				

**Attachment 1c: Choice I Policy Forms
Nationwide (VA like Forms Only) Loss Ratio 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	Discount Factor
2001	17,410,792	312,072	1.8%	18,548		35,963	1.83661
2002	109,674,781	5,109,318	4.7%	513,205		92,111	1.76597
2003	181,738,569	11,589,992	6.4%	2,838,111		117,082	1.69805
2004	196,821,270	18,380,581	9.3%	5,793,727		116,509	1.63274
2005	194,189,035	21,226,507	10.9%	9,982,734		113,698	1.56994
2006	189,161,000	28,679,792	15.2%	14,544,231		111,181	1.50956
2007	184,791,913	38,872,972	21.0%	20,317,578		109,141	1.45150
2008	180,538,113	45,405,377	25.2%	27,702,692		106,879	1.39567
2009	175,557,100	70,205,363	40.0%	37,130,481		104,310	1.34199
2010	170,741,486	76,585,439	44.9%	48,955,904		102,040	1.29038
2011	166,141,409	82,411,660	49.6%	60,904,140		99,842	1.24075
2012	161,224,983	106,736,493	66.2%	72,471,168		97,643	1.19303
2013	155,986,871	123,703,174	79.3%	85,649,108		95,374	1.14714
2014	162,501,754	129,549,037	79.7%	100,438,094		93,219	1.10302
2015	168,145,312	148,819,280	88.5%	113,096,722		90,972	1.06060
2016	170,490,249	177,774,696	104.3%	130,064,017	1,715,005,568	88,867	1.01980
2017	160,035,738	192,334,207	120.2%	148,307,699		85,513	0.98058
2018	151,803,946	199,972,243	131.7%	168,066,395		82,014	0.94287
2019	143,711,008	210,442,561	146.4%	184,177,201		78,365	0.90660
2020	135,644,452	219,642,485	161.9%	197,804,567		74,603	0.87173
2021	127,634,738	226,447,011	177.4%	210,542,980		70,747	0.83820
2022	119,696,112	231,206,689	193.2%	221,484,090		66,860	0.80597
2023	111,933,786	237,185,016	211.9%	231,682,222		62,997	0.77497
2024	104,377,468	243,776,309	233.6%	240,806,081		59,190	0.74516
2025	97,094,403	247,577,610	255.0%	249,500,387		55,459	0.71650
2026	90,098,676	250,793,686	278.4%	257,311,526		51,803	0.68894
2027	83,354,222	257,037,568	308.4%	264,368,426		48,215	0.66245
2028	76,845,989	265,985,089	346.1%	271,956,394		44,692	0.63697
2029	70,561,817	274,145,614	388.5%	280,261,995		41,242	0.61247
2030	64,502,832	278,582,974	431.9%	288,393,667		37,883	0.58891
2031	58,701,789	280,801,901	478.4%	295,375,401		34,632	0.56626
2032	53,171,816	282,141,301	530.6%	300,652,015		31,494	0.54448
2033	47,914,638	282,426,373	589.4%	304,096,030		28,477	0.52354
2034	42,927,918	281,204,401	655.1%	305,955,187		25,591	0.50340
2035	38,226,065	276,311,962	722.8%	308,451,874		22,856	0.48404
2036	33,833,281	269,122,396	795.4%	311,377,473		20,288	0.46543
2037	29,766,120	260,968,587	876.7%	312,217,556		17,888	0.44752
2038	26,013,916	250,267,947	962.1%	310,350,942		15,653	0.43031
2039	22,564,412	236,170,485	1046.7%	305,568,200		13,591	0.41376
2040	19,422,694	218,805,797	1126.5%	297,558,422		11,712	0.39785
2041	16,595,482	199,877,222	1204.4%	286,212,449		10,023	0.38255
2042	14,082,397	181,737,493	1290.5%	272,104,192		8,514	0.36783
2043	11,861,717	164,135,359	1383.7%	255,927,215		7,174	0.35368
2044	9,909,918	146,536,019	1478.7%	238,156,969		5,993	0.34008
2045	8,210,138	129,098,760	1572.4%	219,213,281		4,965	0.32700
2046	6,747,012	111,694,345	1655.5%	199,490,545		4,081	0.31442
2047	5,501,511	94,699,101	1721.3%	179,263,251		3,326	0.30233
2048	4,450,189	78,942,402	1773.9%	158,810,725		2,687	0.29070
2049	3,569,574	65,712,550	1840.9%	138,640,945		2,151	0.27952
2050	2,838,204	54,700,037	1927.3%	119,432,264		1,705	0.26877
2051	2,236,373	45,202,109	2021.2%	101,653,560		1,339	0.25843
2052	1,747,392	36,954,806	2114.9%	85,570,395		1,042	0.24849
2053	1,355,244	29,779,127	2197.3%	71,274,478		803	0.23894
2054	1,044,401	23,624,835	2262.0%	58,735,819		615	0.22975
2055	799,511	18,614,180	2328.2%	47,887,939		467	0.22091
2056	607,219	14,618,590	2407.5%	38,664,059		352	0.21241
2057	458,533	11,395,303	2485.2%	30,937,779		263	0.20424
2058	345,323	8,789,205	2545.2%	24,531,773		196	0.19639
2059	259,538	6,727,268	2592.0%	19,273,752		144	0.18884
2060	193,528	5,098,606	2634.6%	15,003,910		105	0.18157
2061	141,578	3,814,139	2694.0%	11,568,835		76	0.17459
2062	102,389	2,842,289	2776.0%	8,837,532		55	0.16787
2063	74,382	2,102,849	2827.1%	6,701,180		39	0.16142
2064	54,416	1,552,575	2853.2%	5,050,864		28	0.15521
2065	39,646	1,143,479	2884.2%	3,784,416		20	0.14924
2066	27,861	833,971	2993.4%	2,817,804		14	0.14350
2067	18,996	594,864	3131.4%	2,080,520		9	0.13798
2068	13,103	413,568	3156.2%	1,521,254		6	0.13267
2069	9,104	282,341	3101.4%	1,100,885		4	0.12757
2070	6,365	188,078	2954.7%	788,270		3	0.12266
2071	4,495	124,905	2779.0%	557,668		2	0.11795
2072	3,169	82,832	2613.9%	389,606		1	0.11341
2073	2,087	53,624	2569.4%	268,683		1	0.10905
2074	1,280	34,465	2692.3%	182,250		1	0.10485
2075	823	22,199	2695.8%	121,000		0	0.10082
2076	541	14,266	2635.3%	78,359		0	0.09694
PV Past	3,531,015,015	1,302,263,664	36.9%				
PV Future	1,449,121,700	4,255,462,918	293.7%				
PV Total	4,980,136,715	5,557,726,582	111.6%				

Attachment 2a: Choice I Policy Forms
Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection
All BPs With 83% Lifetime and 73% Limited Rate Increases

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2001	27,373,500	787,609	2.9%	31,743		54,136	1.83661
2002	170,032,106	11,739,519	6.9%	781,257		135,582	1.76597
2003	279,825,005	20,107,038	7.2%	4,033,051		172,144	1.69805
2004	303,388,305	27,387,670	9.0%	8,303,591		171,135	1.63274
2005	299,618,721	46,337,904	15.5%	14,554,303		167,282	1.56994
2006	292,508,253	45,344,143	15.5%	21,765,782		163,847	1.50956
2007	286,392,436	59,624,204	20.8%	29,796,970		161,092	1.45150
2008	280,532,075	74,009,944	26.4%	40,027,803		157,993	1.39567
2009	273,458,653	104,949,349	38.4%	53,508,399		154,408	1.34199
2010	266,614,357	129,129,082	48.4%	69,742,009		151,355	1.29038
2011	260,312,631	127,182,644	48.9%	87,907,068		148,472	1.24075
2012	253,758,498	153,111,678	60.3%	105,810,049		145,607	1.19303
2013	246,818,758	186,231,397	75.5%	123,999,237		142,643	1.14714
2014	264,548,727	207,167,433	78.3%	145,431,307		139,809	1.10302
2015	280,869,455	228,579,694	81.4%	166,107,188		136,933	1.06060
2016	292,327,598	294,357,639	100.7%	194,910,818	2,857,524,141	134,231	1.01980
2017	277,218,008	277,818,371	100.2%	224,271,893		129,712	0.98058
2018	281,306,960	294,155,234	104.6%	253,032,280		124,985	0.94287
2019	441,668,398	328,082,134	74.3%	284,992,207		120,029	0.90660
2020	422,557,959	345,688,859	81.8%	308,390,879		114,880	0.87173
2021	402,644,722	359,768,430	89.4%	330,740,478		109,557	0.83820
2022	382,102,709	370,958,722	97.1%	350,806,240		104,153	0.80597
2023	361,361,061	385,285,528	106.6%	370,009,354		98,744	0.77497
2024	340,699,907	401,134,610	117.7%	388,391,999		93,371	0.74516
2025	320,340,805	412,596,854	128.8%	406,532,145		88,060	0.71650
2026	300,392,273	423,096,569	140.8%	423,672,952		82,814	0.68894
2027	280,833,457	438,961,348	156.3%	440,132,788		77,619	0.66245
2028	261,639,142	460,970,850	176.2%	457,871,960		72,473	0.63697
2029	242,804,954	482,543,059	198.7%	477,375,366		67,388	0.61247
2030	224,372,275	498,189,250	222.0%	497,353,273		62,391	0.58891
2031	206,455,443	510,254,763	247.2%	516,173,517		57,505	0.56626
2032	189,122,620	520,527,377	275.2%	532,806,098		52,743	0.54448
2033	172,394,954	529,464,357	307.1%	546,804,991		48,117	0.52354
2034	156,294,197	535,781,084	342.8%	558,532,994		43,646	0.50340
2035	140,885,084	534,999,981	379.7%	571,500,069		39,363	0.48404
2036	126,272,355	530,104,936	419.8%	585,434,382		35,294	0.46543
2037	112,527,393	522,534,597	464.4%	595,913,800		31,446	0.44752
2038	99,641,351	508,633,915	510.5%	601,550,955		27,820	0.43031
2039	87,610,109	486,949,458	555.8%	601,525,049		24,436	0.41376
2040	76,484,983	457,813,762	598.6%	594,889,054		21,316	0.39785
2041	66,324,830	425,893,531	642.1%	581,332,031		18,475	0.38255
2042	57,144,092	395,361,907	691.9%	561,833,883		15,904	0.36783
2043	48,893,165	364,693,958	745.9%	537,621,518		13,588	0.35368
2044	41,517,787	332,579,305	801.1%	509,425,508		11,520	0.34008
2045	34,984,723	299,255,725	855.4%	477,868,465		9,694	0.32700
2046	29,262,835	264,311,446	903.2%	443,551,372		8,098	0.31442
2047	24,301,534	228,634,989	940.8%	406,845,549		6,715	0.30233
2048	20,030,577	194,905,553	973.0%	368,189,594		5,524	0.29070
2049	16,378,817	166,326,860	1015.5%	328,707,314		4,505	0.27952
2050	13,280,349	142,068,650	1069.8%	289,928,272		3,642	0.26877
2051	10,674,442	120,633,682	1130.1%	252,967,584		2,918	0.25843
2052	8,507,904	101,489,974	1192.9%	218,538,794		2,318	0.24849
2053	6,729,030	84,193,404	1251.2%	187,017,601		1,827	0.23894
2054	5,285,560	68,927,142	1304.1%	158,518,325		1,430	0.22975
2055	4,124,248	56,103,932	1360.3%	133,100,431		1,111	0.22091
2056	3,196,191	45,518,982	1424.2%	110,813,285		858	0.21241
2057	2,462,400	36,554,997	1484.5%	91,532,773		658	0.20424
2058	1,887,766	29,091,998	1541.1%	75,001,352		502	0.19639
2059	1,440,061	23,096,274	1603.8%	60,961,645		380	0.18884
2060	1,090,328	18,227,444	1671.7%	49,177,066		285	0.18157
2061	815,968	14,254,478	1746.9%	39,383,241		212	0.17459
2062	605,745	11,089,167	1830.7%	31,328,885		157	0.16787
2063	448,844	8,553,803	1905.7%	24,794,245		116	0.16142
2064	332,450	6,551,993	1970.8%	19,542,669		85	0.15521
2065	244,926	4,991,948	2038.1%	15,338,043		62	0.14924
2066	177,196	3,760,594	2122.3%	11,976,245		44	0.14350
2067	126,450	2,762,903	2185.0%	9,286,000		32	0.13798
2068	90,183	1,963,642	2177.4%	7,133,987		22	0.13267
2069	64,111	1,359,733	2120.9%	5,415,286		16	0.12757
2070	45,421	929,449	2046.3%	4,057,151		11	0.12266
2071	32,073	633,670	1975.7%	2,998,205		8	0.11795
2072	22,428	431,102	1922.1%	2,184,203		5	0.11341
2073	15,219	289,980	1905.4%	1,568,076		3	0.10905
2074	10,073	194,221	1928.2%	1,108,275		2	0.10485
2075	6,733	129,815	1928.1%	770,845		1	0.10082
2076	4,507	85,381	1894.4%	526,899		1	0.09694
PV Past	5,547,907,250	2,064,768,795	37.2%				
PV Future	4,361,809,303	7,654,625,672	175.5%				
PV Total	9,909,716,553	9,719,394,467	98.1%				

**Attachment 2b: Choice I Policy Forms
Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection
Lifetime Benefit Periods With 83% Lifetime Rate Increase**

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2001	9,962,708	475,536	4.8%	13,195		18,173	1.8366
2002	60,357,325	6,630,201	11.0%	268,052		43,471	1.7660
2003	98,086,436	8,517,046	8.7%	1,194,941		55,062	1.6980
2004	106,567,034	9,007,089	8.5%	2,509,865		54,626	1.6327
2005	105,429,686	25,111,397	23.8%	4,571,568		53,584	1.5699
2006	103,347,254	16,664,352	16.1%	7,221,551		52,666	1.5096
2007	101,600,523	20,751,233	20.4%	9,479,393		51,951	1.4515
2008	99,993,962	28,604,568	28.6%	12,325,112		51,114	1.3957
2009	97,901,554	34,743,986	35.5%	16,377,917		50,098	1.3420
2010	95,872,871	52,543,643	54.8%	20,786,105		49,315	1.2904
2011	94,171,222	44,770,984	47.5%	27,002,928		48,630	1.2407
2012	92,533,514	46,375,185	50.1%	33,338,881		47,964	1.1930
2013	90,831,887	62,528,222	68.8%	38,350,129		47,269	1.1471
2014	102,046,973	77,618,396	76.1%	44,993,214		46,590	1.1030
2015	112,724,143	79,760,414	70.8%	53,010,466		45,961	1.0606
2016	121,837,349	116,582,944	95.7%	64,846,801	1,142,518,574	45,364	1.0198
2017	117,182,270	85,484,164	72.9%	75,964,194		44,199	0.9806
2018	120,924,803	93,369,860	77.2%	84,638,348		42,971	0.9429
2019	197,542,284	108,331,051	54.8%	95,285,494		41,664	0.9066
2020	190,888,145	117,122,788	61.4%	103,950,030		40,277	0.8717
2021	183,781,045	124,734,963	67.9%	112,846,355		38,810	0.8382
2022	176,273,342	131,491,795	74.6%	121,571,087		37,293	0.8060
2023	168,523,222	140,091,808	83.1%	130,396,454		35,747	0.7750
2024	160,645,717	149,560,894	93.1%	139,610,218		34,181	0.7452
2025	152,702,921	157,496,304	103.1%	149,093,594		32,601	0.7165
2026	144,747,526	165,048,245	114.0%	158,536,490		31,010	0.6889
2027	136,781,294	174,834,235	127.8%	168,083,163		29,403	0.6624
2028	128,796,822	187,995,439	146.0%	178,369,514		27,781	0.6370
2029	120,803,357	201,533,345	166.8%	189,693,874		26,146	0.6125
2030	112,831,228	212,951,591	188.7%	201,678,376		24,507	0.5889
2031	104,936,296	223,048,026	212.6%	213,683,707		22,874	0.5663
2032	97,159,981	232,231,494	239.0%	225,239,003		21,249	0.5445
2033	89,520,037	241,139,277	269.4%	236,023,637		19,640	0.5235
2034	82,040,868	248,959,549	303.5%	246,155,410		18,055	0.5034
2035	74,761,859	253,459,862	339.0%	256,925,355		16,507	0.4840
2036	67,746,217	256,218,573	378.2%	268,274,320		15,006	0.4654
2037	61,035,974	257,255,389	421.5%	278,282,501		13,558	0.4475
2038	54,640,056	254,504,043	465.8%	286,174,916		12,168	0.4303
2039	48,575,571	247,370,330	509.2%	291,336,465		10,845	0.4138
2040	42,884,865	236,050,896	550.4%	293,127,096		9,604	0.3978
2041	37,614,647	223,487,968	594.2%	291,339,423		8,453	0.3825
2042	32,781,545	211,475,022	645.1%	286,368,293		7,390	0.3678
2043	28,372,394	198,743,073	700.5%	278,736,525		6,414	0.3537
2044	24,373,628	184,525,977	757.1%	268,693,565		5,527	0.3401
2045	20,781,185	168,904,341	812.8%	256,437,648		4,728	0.3270
2046	17,590,504	151,600,367	861.8%	242,172,436		4,017	0.3144
2047	14,783,920	133,125,875	900.5%	225,993,867		3,389	0.3023
2048	12,331,749	115,328,061	935.2%	208,060,873		2,836	0.2907
2049	10,203,454	100,117,122	981.2%	188,987,883		2,354	0.2795
2050	8,370,257	86,979,221	1039.1%	169,624,525		1,936	0.2688
2051	6,805,516	75,128,464	1103.9%	150,617,828		1,579	0.2584
2052	5,484,916	64,301,471	1172.3%	132,418,037		1,276	0.2485
2053	4,384,458	54,236,444	1237.0%	115,312,358		1,023	0.2389
2054	3,478,746	45,168,951	1298.4%	99,448,695		815	0.2297
2055	2,741,095	37,390,440	1364.1%	84,956,342		644	0.2209
2056	2,145,702	30,826,685	1436.7%	71,954,379		506	0.2124
2057	1,669,137	25,105,373	1504.1%	60,447,956		395	0.2042
2058	1,290,358	20,263,125	1570.3%	50,359,523		306	0.1964
2059	991,060	16,340,234	1648.8%	41,606,212		235	0.1888
2060	755,525	13,108,171	1735.0%	34,113,067		180	0.1816
2061	571,038	10,425,686	1825.7%	27,770,623		136	0.1746
2062	428,612	8,236,541	1921.7%	22,459,742		102	0.1679
2063	320,164	6,443,703	2012.6%	18,070,397		77	0.1614
2064	238,311	4,994,340	2095.7%	14,475,638		57	0.1552
2065	176,338	3,844,922	2180.4%	11,542,165		42	0.1492
2066	128,997	2,924,175	2266.8%	9,150,371		31	0.1435
2067	93,586	2,166,387	2314.9%	7,199,849		22	0.1380
2068	67,514	1,548,984	2294.3%	5,608,845		16	0.1327
2069	48,362	1,076,686	2226.3%	4,311,744		11	0.1276
2070	34,409	740,922	2153.3%	3,267,082		8	0.1227
2071	24,297	508,479	2092.8%	2,439,333		6	0.1179
2072	16,946	348,088	2054.1%	1,793,799		4	0.1134
2073	11,608	236,242	2035.1%	1,298,871		3	0.1090
2074	7,858	159,687	2032.1%	925,689		2	0.1049
2075	5,308	107,573	2026.5%	649,632		1	0.1008
2076	3,570	71,088	1991.0%	448,408		1	0.0969
PV Past	2,016,892,235	762,505,131	37.8%				
PV Future	2,076,805,335	3,300,225,399	158.9%				
PV Total	4,093,697,570	4,062,730,530	99.2%				

**Attachment 2c: Choice I Policy Forms
 Nationwide (VA like Forms Only) Loss Ratio Only Experience Projection
 Limited Benefit Periods With 73% Limited Rate Increase**

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2001	17,410,792	312,072	1.8%	18,548		35,963	1.83661
2002	109,674,781	5,109,318	4.7%	513,205		92,111	1.76597
2003	181,738,569	11,589,992	6.4%	2,838,111		117,082	1.69805
2004	196,821,270	18,380,581	9.3%	5,793,727		116,509	1.63274
2005	194,189,035	21,226,507	10.9%	9,982,734		113,698	1.56994
2006	189,161,000	28,679,792	15.2%	14,544,231		111,181	1.50956
2007	184,791,913	38,872,972	21.0%	20,317,578		109,141	1.45150
2008	180,538,113	45,405,377	25.2%	27,702,692		106,879	1.39567
2009	175,557,100	70,205,363	40.0%	37,130,481		104,310	1.34199
2010	170,741,486	76,585,439	44.9%	48,955,904		102,040	1.29038
2011	166,141,409	82,411,660	49.6%	60,904,140		99,842	1.24075
2012	161,224,983	106,736,493	66.2%	72,471,168		97,643	1.19303
2013	155,986,871	123,703,174	79.3%	85,649,108		95,374	1.14714
2014	162,501,754	129,549,037	79.7%	100,438,094		93,219	1.10302
2015	168,145,312	148,819,280	88.5%	113,096,722		90,972	1.06060
2016	170,490,249	177,774,696	104.3%	130,064,017	1,715,005,568	88,867	1.01980
2017	160,035,738	192,334,207	120.2%	148,307,699		85,513	0.98058
2018	160,382,157	200,785,373	125.2%	168,393,932		82,014	0.94287
2019	244,126,114	219,751,083	90.0%	189,706,713		78,365	0.90660
2020	231,669,814	228,566,071	98.7%	204,440,849		74,603	0.87173
2021	218,863,677	235,033,466	107.4%	217,894,123		70,747	0.83820
2022	205,829,367	239,466,927	116.3%	229,235,154		66,860	0.80597
2023	192,837,839	245,193,720	127.2%	239,612,900		62,997	0.77497
2024	180,054,189	251,573,716	139.7%	248,781,781		59,190	0.74516
2025	167,637,884	255,100,550	152.2%	257,438,551		55,459	0.71650
2026	155,644,747	258,048,324	165.8%	265,136,462		51,803	0.68894
2027	144,052,163	264,127,113	183.4%	272,049,625		48,215	0.66245
2028	132,842,320	272,975,410	205.5%	279,502,446		44,692	0.63697
2029	122,001,597	281,009,713	230.3%	287,681,492		41,242	0.61247
2030	111,541,047	285,237,659	255.7%	295,674,896		37,883	0.58891
2031	101,519,148	287,206,737	282.9%	302,489,810		34,632	0.56626
2032	91,962,639	288,295,884	313.5%	307,567,095		31,494	0.54448
2033	82,874,917	288,325,080	347.9%	310,781,353		28,477	0.52354
2034	74,253,329	286,821,535	386.3%	312,377,584		25,591	0.50340
2035	66,123,225	281,540,120	425.8%	314,574,714		22,856	0.48404
2036	58,526,137	273,886,362	468.0%	317,160,062		20,288	0.46543
2037	51,491,419	265,279,209	515.2%	317,631,299		17,888	0.44752
2038	45,001,295	254,129,872	564.7%	315,376,039		15,653	0.43031
2039	39,034,538	239,579,128	613.8%	310,188,584		13,591	0.41376
2040	33,600,118	221,762,865	660.0%	301,761,958		11,712	0.39785
2041	28,710,183	202,405,563	705.0%	289,992,608		10,023	0.38255
2042	24,362,547	183,886,885	754.8%	275,465,589		8,514	0.36783
2043	20,520,771	165,950,885	808.7%	258,884,993		7,174	0.35368
2044	17,144,158	148,053,328	863.6%	240,731,943		5,993	0.34008
2045	14,203,538	130,351,384	917.7%	221,430,817		4,965	0.32700
2046	11,672,331	112,711,079	965.6%	201,378,936		4,081	0.31442
2047	9,517,614	95,509,114	1003.5%	180,851,682		3,326	0.30233
2048	7,698,827	79,577,491	1033.6%	160,128,721		2,687	0.29070
2049	6,175,363	66,209,738	1072.2%	139,719,431		2,151	0.27952
2050	4,910,092	55,089,429	1122.0%	120,303,747		1,705	0.26877
2051	3,868,926	45,505,218	1176.2%	102,349,756		1,339	0.25843
2052	3,022,987	37,188,504	1230.2%	86,120,757		1,042	0.24849
2053	2,344,573	29,956,961	1277.7%	71,705,243		803	0.23894
2054	1,806,814	23,758,191	1314.9%	59,069,630		615	0.22975
2055	1,383,153	18,713,493	1353.0%	48,144,089		467	0.22091
2056	1,050,489	14,692,297	1398.6%	38,858,907		352	0.21241
2057	793,263	11,449,624	1443.4%	31,084,817		263	0.20424
2058	597,408	8,828,873	1477.9%	24,641,829		196	0.19639
2059	449,000	6,756,040	1504.7%	19,355,433		144	0.18884
2060	334,804	5,119,273	1529.0%	15,063,999		105	0.18157
2061	244,930	3,828,792	1563.2%	11,612,618		76	0.17459
2062	177,133	2,852,627	1610.4%	8,869,143		55	0.16787
2063	128,681	2,110,100	1639.8%	6,723,848		39	0.16142
2064	94,139	1,557,653	1654.6%	5,067,031		28	0.15521
2065	68,588	1,147,026	1672.3%	3,795,878		20	0.14924
2066	48,199	836,419	1735.3%	2,825,874		14	0.14350
2067	32,864	596,516	1815.1%	2,086,151		9	0.13798
2068	22,669	414,658	1829.2%	1,525,142		6	0.13267
2069	15,749	283,047	1797.2%	1,103,542		4	0.12757
2070	11,012	188,526	1712.0%	790,068		3	0.12266
2071	7,776	125,191	1610.1%	558,872		2	0.11795
2072	5,482	83,014	1514.3%	390,404		1	0.11341
2073	3,611	53,738	1488.4%	269,205		1	0.10905
2074	2,215	34,534	1559.4%	182,586		1	0.10485
2075	1,425	22,241	1561.3%	121,212		0	0.10082
2076	937	14,292	1526.1%	78,491		0	0.09694
PV Past	3,531,015,015	1,302,263,664	36.9%				
PV Future	2,285,003,968	4,354,400,273	190.6%				
PV Total	5,816,018,983	5,656,663,937	97.3%				

**Attachment 3a: Choice I Policy Forms
Virginia State Loss Ratio 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	Discount Factor
2002	17,785	0	0.0%	0		199	1.76597
2003	4,533,011	0	0.0%	0		3,970	1.69805
2004	6,808,401	220,704	3.2%	21,851		3,828	1.63274
2005	6,596,546	2,441	0.0%	25,845		3,729	1.56994
2006	6,457,927	656,341	10.2%	111,557		3,656	1.50956
2007	6,344,249	530,106	8.4%	294,712		3,611	1.45150
2008	6,235,195	1,534,140	24.6%	336,627		3,559	1.39567
2009	6,125,472	2,325,573	38.0%	508,521		3,497	1.34199
2010	6,001,622	2,381,040	39.7%	929,859		3,446	1.29038
2011	5,919,021	333,148	5.6%	1,345,433		3,405	1.24075
2012	5,834,470	1,729,163	29.6%	1,345,319		3,360	1.19303
2013	5,727,331	2,703,129	47.2%	1,544,878		3,312	1.14714
2014	6,220,242	2,574,641	41.4%	2,094,067		3,266	1.10302
2015	6,663,993	3,646,903	54.7%	1,986,308		3,231	1.06060
2016	7,083,954	4,422,730	62.4%	2,770,331	67,890,441	3,189	1.01980
2017	6,821,316	4,984,608	73.1%	3,193,569		3,111	0.98058
2018	6,612,126	5,169,789	78.2%	3,836,565		3,028	0.94287
2019	6,399,123	5,590,177	87.4%	4,423,513		2,939	0.90660
2020	6,173,059	6,100,476	98.8%	4,942,634		2,844	0.87173
2021	5,933,369	6,561,708	110.6%	5,460,742		2,742	0.83820
2022	5,687,356	6,942,167	122.1%	5,978,260		2,635	0.80597
2023	5,432,532	7,233,499	133.2%	6,484,789		2,525	0.77497
2024	5,174,053	7,710,339	149.0%	6,944,959		2,414	0.74516
2025	4,918,813	8,242,455	167.6%	7,438,582		2,302	0.71650
2026	4,664,874	8,729,911	187.1%	7,971,615		2,189	0.68894
2027	4,411,860	9,313,412	211.1%	8,518,761		2,075	0.66245
2028	4,160,514	9,914,005	238.3%	9,099,731		1,961	0.63697
2029	3,909,727	10,677,787	273.1%	9,716,272		1,846	0.61247
2030	3,660,111	11,465,984	313.3%	10,397,767		1,731	0.58891
2031	3,411,932	12,085,766	354.2%	11,103,976		1,616	0.56626
2032	3,167,267	12,675,566	400.2%	11,786,261		1,502	0.54448
2033	2,927,542	13,225,532	451.8%	12,429,256		1,389	0.52354
2034	2,692,282	13,782,109	511.9%	13,047,629		1,278	0.50340
2035	2,462,563	14,294,072	580.5%	13,764,527		1,169	0.48404
2036	2,239,263	14,512,536	648.1%	14,555,480		1,063	0.46543
2037	2,025,024	14,694,064	725.6%	15,251,923		961	0.44752
2038	1,821,180	14,820,179	813.8%	15,846,565		864	0.43031
2039	1,626,850	14,634,924	899.6%	16,321,086		771	0.41376
2040	1,442,952	14,221,299	985.6%	16,624,694		683	0.39785
2041	1,270,830	13,535,210	1065.1%	16,733,650		601	0.38255
2042	1,112,298	12,840,309	1154.4%	16,622,629		526	0.36783
2043	967,631	12,236,808	1264.6%	16,339,895		457	0.35368
2044	835,786	11,506,175	1376.7%	15,919,318		394	0.34008
2045	716,469	10,655,316	1487.2%	15,358,593		337	0.32700
2046	609,456	9,733,614	1597.1%	14,666,086		286	0.31442
2047	514,788	8,726,559	1695.2%	13,853,415		241	0.30233
2048	431,799	7,586,384	1756.9%	12,917,536		202	0.29070
2049	359,410	6,569,560	1827.9%	11,862,148		167	0.27952
2050	296,720	5,738,275	1933.9%	10,751,680		138	0.26877
2051	242,776	4,982,205	2052.2%	9,636,665		112	0.25843
2052	196,805	4,285,061	2177.3%	8,548,206		90	0.24849
2053	158,091	3,643,939	2305.0%	7,507,153		72	0.23894
2054	125,989	3,029,811	2404.8%	6,525,920		57	0.22975
2055	99,642	2,495,413	2504.4%	5,608,232		45	0.22091
2056	78,255	2,045,039	2613.3%	4,766,036		35	0.21241
2057	60,910	1,671,935	2744.9%	4,009,239		27	0.20424
2058	47,092	1,337,012	2839.1%	3,340,863		21	0.19639
2059	36,168	1,059,918	2930.5%	2,754,098		16	0.18884
2060	27,573	838,852	3042.3%	2,247,915		12	0.18157
2061	20,837	647,688	3108.3%	1,817,183		9	0.17459
2062	15,437	491,220	3182.1%	1,453,127		7	0.16787
2063	11,388	366,389	3217.3%	1,149,356		5	0.16142
2064	8,364	271,882	3250.5%	899,296		4	0.15521
2065	6,111	199,022	3256.6%	695,077		3	0.14924
2066	4,422	145,880	3298.6%	529,620		2	0.14350
2067	3,055	107,033	3503.1%	397,116		1	0.13798
2068	2,108	76,579	3633.6%	292,688		1	0.13267
2069	1,442	53,025	3676.9%	211,650		1	0.12757
2070	976	35,593	3645.8%	150,208		0	0.12266
2071	657	23,927	3641.8%	104,979		0	0.11795
2072	442	15,897	3596.2%	72,804		0	0.11341
2073	297	10,168	3420.2%	50,544		0	0.10905
2074	181	6,352	3504.2%	35,105		0	0.10485
2075	115	3,962	3458.0%	24,366		0	0.10082
2076	73	2,442	3322.3%	16,694		0	0.09694
PV Past	114,853,326	27,254,163	23.7%				
PV Future	72,977,155	185,399,849	254.1%				
PV Total	187,830,481	212,654,012	113.2%				

**Attachment 3b: Choice I Policy Forms
Virginia State Loss Ratio 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	Discount Factor
2002	6,269	0	0.0%	0		62	1.76597
2003	1,578,766	0	0.0%	0		1,302	1.69805
2004	2,425,291	0	0.0%	0		1,257	1.63274
2005	2,359,439	0	0.0%	0		1,233	1.56994
2006	2,308,539	466,064	20.2%	21,951		1,213	1.50956
2007	2,281,210	1,294	0.1%	101,394		1,195	1.45150
2008	2,250,160	941,625	41.8%	94,673		1,184	1.39567
2009	2,220,417	1,138,917	51.3%	164,381		1,167	1.34199
2010	2,200,097	1,372,572	62.4%	336,106		1,157	1.29038
2011	2,187,715	24,553	1.1%	432,362		1,149	1.24075
2012	2,163,904	542,069	25.1%	436,763		1,136	1.19303
2013	2,136,140	1,258,592	58.9%	530,632		1,126	1.14714
2014	2,420,581	1,341,702	55.4%	1,068,229		1,113	1.10302
2015	2,684,982	583,527	21.7%	780,655		1,104	1.06060
2016	2,943,343	1,244,333	42.3%	841,129	28,219,016	1,090	1.01980
2017	2,867,448	1,414,834	49.3%	1,029,514		1,070	0.98058
2018	2,801,594	1,511,111	53.9%	1,178,467		1,048	0.94287
2019	2,732,986	1,688,786	61.8%	1,333,630		1,025	0.90660
2020	2,660,782	1,906,852	71.7%	1,503,323		999	0.87173
2021	2,583,878	2,118,177	82.0%	1,698,629		972	0.83820
2022	2,501,621	2,303,229	92.1%	1,901,883		943	0.80597
2023	2,413,515	2,461,345	102.0%	2,103,708		912	0.77497
2024	2,322,884	2,698,707	116.2%	2,309,731		880	0.74516
2025	2,230,401	2,966,127	133.0%	2,536,046		848	0.71650
2026	2,136,277	3,226,794	151.0%	2,779,587		814	0.68894
2027	2,040,549	3,521,527	172.6%	3,040,367		780	0.66245
2028	1,943,391	3,833,407	197.3%	3,322,346		745	0.63697
2029	1,844,578	4,236,259	229.7%	3,627,782		709	0.61247
2030	1,744,292	4,664,554	267.4%	3,970,087		672	0.58891
2031	1,642,703	5,046,446	307.2%	4,337,488		635	0.56626
2032	1,540,654	5,413,229	351.4%	4,712,648		597	0.54448
2033	1,438,839	5,761,497	400.4%	5,084,984		559	0.52354
2034	1,337,219	6,129,499	458.4%	5,457,821		521	0.50340
2035	1,236,335	6,486,693	524.7%	5,880,441		483	0.48404
2036	1,136,606	6,729,467	592.1%	6,344,413		445	0.46543
2037	1,039,237	6,950,856	668.8%	6,782,681		408	0.44752
2038	945,023	7,138,164	755.3%	7,187,386		372	0.43031
2039	853,731	7,169,772	839.8%	7,544,607		337	0.41376
2040	765,986	7,081,566	924.5%	7,827,005		303	0.39785
2041	682,646	6,861,667	1005.2%	8,021,021		271	0.38255
2042	604,698	6,640,291	1098.1%	8,111,484		241	0.36783
2043	532,451	6,465,808	1214.3%	8,118,305		212	0.35368
2044	465,606	6,208,633	1333.5%	8,056,819		186	0.34008
2045	404,217	5,864,240	1450.8%	7,920,946		162	0.32700
2046	348,301	5,455,366	1566.3%	7,708,896		140	0.31442
2047	298,058	4,988,623	1673.7%	7,422,816		120	0.30233
2048	253,291	4,417,224	1743.9%	7,056,601		102	0.29070
2049	213,598	3,894,211	1823.1%	6,606,500		86	0.27952
2050	178,640	3,468,656	1941.7%	6,105,566		72	0.26877
2051	148,035	3,071,079	2074.6%	5,580,802		60	0.25843
2052	121,517	2,694,252	2217.2%	5,048,939		49	0.24849
2053	98,798	2,338,566	2367.0%	4,523,384		40	0.23894
2054	79,650	1,984,284	2491.3%	4,012,287		32	0.22975
2055	63,695	1,665,034	2614.1%	3,519,076		26	0.22091
2056	50,554	1,383,643	2737.0%	3,052,164		20	0.21241
2057	39,797	1,144,203	2875.1%	2,619,218		16	0.20424
2058	31,060	926,487	2982.9%	2,224,801		13	0.19639
2059	24,026	742,440	3090.2%	1,866,775		10	0.18884
2060	18,406	595,250	3234.1%	1,548,409		7	0.18157
2061	13,950	463,576	3323.0%	1,270,344		6	0.17459
2062	10,441	352,113	3372.4%	1,029,176		4	0.16787
2063	7,731	260,532	3370.1%	823,020		3	0.16142
2064	5,665	191,820	3386.2%	649,584		2	0.15521
2065	4,105	138,043	3362.7%	505,036		2	0.14924
2066	2,933	98,924	3373.2%	385,925		1	0.14350
2067	2,045	70,146	3430.0%	289,046		1	0.13798
2068	1,399	48,775	3485.6%	211,372		1	0.13267
2069	937	33,043	3526.0%	150,262		0	0.12757
2070	613	22,414	3653.6%	103,732		0	0.12266
2071	393	15,248	3876.7%	69,741		0	0.11795
2072	248	10,159	4089.9%	46,080		0	0.11341
2073	156	6,433	4127.1%	30,424		0	0.10905
2074	94	3,967	4216.1%	20,303		0	0.10485
2075	58	2,428	4214.7%	13,838		0	0.10082
2076	36	1,457	4096.8%	9,525		0	0.09694
PV Past	42,376,924	10,807,917	25.5%				
PV Future	33,211,796	80,154,769	241.3%				
PV Total	75,588,720	90,962,686	120.3%				

**Attachment 3c: Choice I Policy Forms
Virginia State Loss Ratio 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
2002	11,516	0	0.0%	0		137	1.76597
2003	2,954,246	0	0.0%	0		2,668	1.69805
2004	4,383,110	220,704	5.0%	21,851		2,571	1.63274
2005	4,237,107	2,441	0.1%	25,845		2,496	1.56994
2006	4,149,388	190,277	4.6%	89,606		2,443	1.50956
2007	4,063,039	528,811	13.0%	193,318		2,416	1.45150
2008	3,985,036	592,515	14.9%	241,954		2,375	1.39567
2009	3,905,055	1,186,656	30.4%	344,139		2,330	1.34199
2010	3,801,525	1,008,468	26.5%	593,753		2,289	1.29038
2011	3,731,306	308,595	8.3%	913,071		2,256	1.24075
2012	3,670,566	1,187,095	32.3%	908,556		2,224	1.19303
2013	3,591,191	1,444,537	40.2%	1,014,245		2,186	1.14714
2014	3,799,661	1,232,938	32.4%	1,025,838		2,153	1.10302
2015	3,979,010	3,063,377	77.0%	1,205,653		2,127	1.06060
2016	4,140,611	3,178,397	76.8%	1,929,202	39,671,425	2,099	1.01980
2017	3,953,867	3,569,775	90.3%	2,164,054		2,041	0.98058
2018	3,810,532	3,658,678	96.0%	2,658,099		1,980	0.94287
2019	3,666,136	3,901,390	106.4%	3,089,883		1,914	0.90660
2020	3,512,277	4,193,625	119.4%	3,439,311		1,844	0.87173
2021	3,349,491	4,443,532	132.7%	3,762,113		1,770	0.83820
2022	3,185,736	4,638,939	145.6%	4,076,377		1,692	0.80597
2023	3,019,017	4,772,154	158.1%	4,381,080		1,613	0.77497
2024	2,851,169	5,011,632	175.8%	4,635,227		1,534	0.74516
2025	2,688,412	5,276,328	196.3%	4,902,536		1,454	0.71650
2026	2,528,597	5,503,116	217.6%	5,192,028		1,375	0.68894
2027	2,371,312	5,791,885	244.2%	5,478,394		1,295	0.66245
2028	2,217,124	6,080,599	274.3%	5,777,385		1,216	0.63697
2029	2,065,150	6,441,528	311.9%	6,088,489		1,137	0.61247
2030	1,915,819	6,801,430	355.0%	6,427,680		1,058	0.58891
2031	1,769,230	7,039,321	397.9%	6,766,488		981	0.56626
2032	1,626,613	7,262,337	446.5%	7,073,613		904	0.54448
2033	1,488,703	7,464,035	501.4%	7,344,272		830	0.52354
2034	1,355,063	7,652,610	564.7%	7,589,808		757	0.50340
2035	1,226,228	7,807,379	636.7%	7,884,086		686	0.48404
2036	1,102,658	7,783,069	705.8%	8,211,068		618	0.46543
2037	985,787	7,743,207	785.5%	8,469,242		553	0.44752
2038	876,157	7,682,016	876.8%	8,659,179		492	0.43031
2039	773,119	7,465,152	965.6%	8,776,480		434	0.41376
2040	676,966	7,139,733	1054.7%	8,797,689		380	0.39785
2041	588,184	6,673,543	1134.6%	8,712,628		330	0.38255
2042	507,600	6,200,018	1221.4%	8,511,145		285	0.36783
2043	435,180	5,771,000	1326.1%	8,221,590		244	0.35368
2044	370,179	5,297,542	1431.1%	7,862,499		208	0.34008
2045	312,253	4,791,076	1534.4%	7,437,646		175	0.32700
2046	261,155	4,278,248	1638.2%	6,957,190		146	0.31442
2047	216,730	3,737,936	1724.7%	6,430,599		121	0.30233
2048	178,509	3,169,160	1775.4%	5,860,935		100	0.29070
2049	145,812	2,675,349	1834.8%	5,255,648		81	0.27952
2050	118,080	2,269,619	1922.1%	4,646,113		65	0.26877
2051	94,742	1,911,126	2017.2%	4,055,863		52	0.25843
2052	75,287	1,590,808	2113.0%	3,499,267		41	0.24849
2053	59,292	1,305,373	2201.6%	2,983,770		32	0.23894
2054	46,339	1,045,527	2256.2%	2,513,633		25	0.22975
2055	35,946	830,379	2310.1%	2,089,156		19	0.22091
2056	27,701	661,397	2387.7%	1,713,872		15	0.21241
2057	21,113	527,732	2499.5%	1,390,021		11	0.20424
2058	16,032	410,525	2560.6%	1,116,063		8	0.19639
2059	12,143	317,478	2614.6%	887,323		6	0.18884
2060	9,167	243,602	2657.4%	699,507		5	0.18157
2061	6,887	184,113	2673.5%	546,839		3	0.17459
2062	4,996	139,106	2784.3%	423,951		2	0.16787
2063	3,657	105,857	2894.4%	326,337		2	0.16142
2064	2,700	80,062	2965.6%	249,712		1	0.15521
2065	2,006	60,979	3039.4%	190,041		1	0.14924
2066	1,490	46,956	3151.8%	143,695		1	0.14350
2067	1,010	36,886	3651.0%	108,070		0	0.13798
2068	708	27,804	3926.1%	81,316		0	0.13267
2069	505	19,983	3956.9%	61,389		0	0.12757
2070	363	13,179	3632.5%	46,476		0	0.12266
2071	264	8,680	3291.5%	35,238		0	0.11795
2072	194	5,738	2963.0%	26,724		0	0.11341
2073	141	3,735	2641.1%	20,120		0	0.10905
2074	87	2,385	2735.9%	14,802		0	0.10485
2075	57	1,534	2692.4%	10,528		0	0.10082
2076	38	985	2596.5%	7,169		0	0.09694
PV Past	72,476,401	16,446,246	22.7%				
PV Future	39,765,359	105,245,080	264.7%				
PV Total	112,241,761	121,691,326	108.4%				

**Attachment 4a: Choice I Policy Forms
Virginia State Loss Ratio only Experience Projection
All BPs With 83% Lifetime and 73% Limited Rate Increases**

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2002	17,785	0	0.0%	0		199	1.76597
2003	4,533,011	0	0.0%	0		3,970	1.69805
2004	6,808,401	220,704	3.2%	21,851		3,828	1.63274
2005	6,596,546	2,441	0.0%	25,845		3,729	1.56994
2006	6,457,927	656,341	10.2%	111,557		3,656	1.50956
2007	6,344,249	530,106	8.4%	294,712		3,611	1.45150
2008	6,235,195	1,534,140	24.6%	336,627		3,559	1.39567
2009	6,125,472	2,325,573	38.0%	508,521		3,497	1.34199
2010	6,001,622	2,381,040	39.7%	929,859		3,446	1.29038
2011	5,919,021	333,148	5.6%	1,345,433		3,405	1.24075
2012	5,834,470	1,729,163	29.6%	1,345,319		3,360	1.19303
2013	5,727,331	2,703,129	47.2%	1,544,878		3,312	1.14714
2014	6,220,242	2,574,641	41.4%	2,094,067		3,266	1.10302
2015	6,663,993	3,646,903	54.7%	1,986,308		3,231	1.06060
2016	7,083,954	4,422,730	62.4%	2,770,331	67,890,441	3,189	1.01980
2017	6,821,316	4,984,608	73.1%	3,193,569		3,111	0.98058
2018	7,020,627	5,195,001	74.0%	3,846,600		3,028	0.94287
2019	11,237,643	5,888,024	52.4%	4,587,556		2,939	0.90660
2020	10,865,818	6,399,381	58.9%	5,140,462		2,844	0.87173
2021	10,466,725	6,861,825	65.6%	5,685,272		2,742	0.83820
2022	10,048,223	7,241,520	72.1%	6,223,011		2,635	0.80597
2023	9,609,004	7,530,171	78.4%	6,744,421		2,525	0.77497
2024	9,161,939	8,010,479	87.4%	7,215,622		2,414	0.74516
2025	8,716,355	8,547,538	98.1%	7,718,959		2,302	0.71650
2026	8,271,238	9,038,008	109.3%	8,260,362		2,189	0.68894
2027	7,826,906	9,627,338	123.0%	8,815,001		2,075	0.66245
2028	7,384,581	10,233,983	138.6%	9,403,424		1,961	0.63697
2029	6,942,658	11,006,738	158.5%	10,027,350		1,846	0.61247
2030	6,502,069	11,803,356	181.5%	10,716,619		1,731	0.58891
2031	6,063,561	12,425,888	204.9%	11,429,916		1,616	0.56626
2032	5,630,814	13,017,034	231.2%	12,117,355		1,502	0.54448
2033	5,206,505	13,567,337	260.6%	12,763,634		1,389	0.52354
2034	4,789,799	14,122,628	294.8%	13,383,047		1,278	0.50340
2035	4,382,759	14,627,649	333.8%	14,098,758		1,169	0.48404
2036	3,986,740	14,829,286	372.0%	14,885,694		1,063	0.46543
2037	3,606,553	14,993,180	415.7%	15,574,822		961	0.44752
2038	3,244,648	15,101,751	465.4%	16,159,762		864	0.43031
2039	2,899,495	14,894,903	513.7%	16,622,235		771	0.41376
2040	2,572,713	14,457,649	562.0%	16,911,120		683	0.39785
2041	2,266,689	13,745,930	606.4%	17,002,998		601	0.38255
2042	1,984,671	13,027,332	656.4%	16,872,805		526	0.36783
2043	1,727,208	12,403,551	718.1%	16,570,021		457	0.35368
2044	1,492,453	11,653,041	780.8%	16,129,162		394	0.34008
2045	1,279,906	10,782,812	842.5%	15,548,102		337	0.32700
2046	1,089,187	9,842,831	903.7%	14,835,534		286	0.31442
2047	920,389	8,818,466	958.1%	14,003,352		241	0.30233
2048	772,342	7,661,525	992.0%	13,048,569		202	0.29070
2049	643,140	6,630,762	1031.0%	11,975,017		167	0.27952
2050	531,190	5,788,571	1089.7%	10,847,744		138	0.26877
2051	434,807	5,023,344	1155.3%	9,717,577		112	0.25843
2052	352,624	4,318,449	1224.7%	8,615,687		90	0.24849
2053	283,377	3,670,759	1295.4%	7,562,904		72	0.23894
2054	225,926	3,050,919	1350.4%	6,571,543		57	0.22975
2055	178,750	2,511,863	1405.2%	5,645,168		45	0.22091
2056	140,436	2,057,785	1465.3%	4,795,645		35	0.21241
2057	109,354	1,681,776	1537.9%	4,032,761		27	0.20424
2058	84,575	1,344,455	1589.7%	3,359,392		21	0.19639
2059	64,974	1,065,494	1639.9%	2,768,546		16	0.18884
2060	49,541	843,018	1701.6%	2,259,076		12	0.18157
2061	37,443	650,727	1737.9%	1,825,720		9	0.17459
2062	27,750	493,394	1778.0%	1,459,584		7	0.16787
2063	20,474	367,919	1797.0%	1,154,185		5	0.16142
2064	15,037	272,954	1815.2%	902,868		4	0.15521
2065	10,983	199,764	1818.8%	697,684		3	0.14924
2066	7,944	146,394	1842.8%	531,495		2	0.14350
2067	5,490	107,387	1955.9%	398,442		1	0.13798
2068	3,786	76,817	2029.0%	293,607		1	0.13267
2069	2,589	53,181	2054.4%	212,275		1	0.12757
2070	1,750	35,692	2039.2%	150,624		0	0.12266
2071	1,176	23,991	2040.1%	105,251		0	0.11795
2072	790	15,937	2018.4%	72,980		0	0.11341
2073	530	10,192	1923.4%	50,658		0	0.10905
2074	323	6,366	1971.0%	35,179		0	0.10485
2075	204	3,971	1946.5%	24,414		0	0.10082
2076	131	2,447	1872.0%	16,725		0	0.09694
PV Past	114,853,326	27,254,163	23.7%				
PV Future	119,647,395	190,095,832	158.9%				
PV Total	234,500,720	217,349,995	92.7%				

**Attachment 4b: Choice I Policy Forms
Virginia State Loss Ratio only Experience Projection
Lifetime Benefit Periods With 83% Lifetime Rate Increase**

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2002	6,269	0	0.0%	0		62	1.76597
2003	1,578,766	0	0.0%	0		1,302	1.69805
2004	2,425,291	0	0.0%	0		1,257	1.63274
2005	2,359,439	0	0.0%	0		1,233	1.56994
2006	2,308,539	466,064	20.2%	21,951		1,213	1.50956
2007	2,281,210	1,294	0.1%	101,394		1,195	1.45150
2008	2,250,160	941,625	41.8%	94,673		1,184	1.39567
2009	2,220,417	1,138,917	51.3%	164,381		1,167	1.34199
2010	2,200,097	1,372,572	62.4%	336,106		1,157	1.29038
2011	2,187,715	24,553	1.1%	432,362		1,149	1.24075
2012	2,163,904	542,069	25.1%	436,763		1,136	1.19303
2013	2,136,140	1,258,592	58.9%	530,632		1,126	1.14714
2014	2,420,581	1,341,702	55.4%	1,068,229		1,113	1.10302
2015	2,684,982	583,527	21.7%	780,655		1,104	1.06060
2016	2,943,343	1,244,333	42.3%	841,129	28,219,016	1,090	1.01980
2017	2,867,448	1,414,834	49.3%	1,029,514		1,070	0.98058
2018	2,988,638	1,520,241	50.9%	1,181,838		1,048	0.94287
2019	4,961,164	1,800,095	36.3%	1,387,828		1,025	0.90660
2020	4,836,417	2,022,181	41.8%	1,569,705		999	0.87173
2021	4,701,782	2,237,550	47.6%	1,776,312		972	0.83820
2022	4,556,417	2,425,424	53.2%	1,989,805		943	0.80597
2023	4,399,465	2,585,362	58.8%	2,200,551		912	0.77497
2024	4,237,121	2,827,472	66.7%	2,414,432		880	0.74516
2025	4,070,732	3,100,371	76.2%	2,648,318		848	0.71650
2026	3,900,769	3,365,627	86.3%	2,898,980		814	0.68894
2027	3,727,394	3,665,780	98.3%	3,166,476		780	0.66245
2028	3,551,027	3,983,167	112.2%	3,455,016		745	0.63697
2029	3,371,336	4,393,327	130.3%	3,766,857		709	0.61247
2030	3,188,716	4,828,766	151.4%	4,115,781		672	0.58891
2031	3,003,514	5,215,209	173.6%	4,489,518		635	0.56626
2032	2,817,324	5,585,497	198.3%	4,870,184		597	0.54448
2033	2,631,444	5,936,456	225.6%	5,247,081		559	0.52354
2034	2,445,826	6,306,431	257.8%	5,623,311		521	0.50340
2035	2,261,483	6,662,708	294.6%	6,048,176		483	0.48404
2036	2,079,196	6,899,413	331.8%	6,512,920		445	0.46543
2037	1,901,183	7,113,835	374.2%	6,950,182		408	0.44752
2038	1,728,926	7,293,787	421.9%	7,352,486		372	0.43031
2039	1,562,020	7,315,434	468.3%	7,705,815		337	0.41376
2040	1,401,578	7,215,766	514.8%	7,982,617		303	0.39785
2041	1,249,131	6,983,050	559.0%	8,169,471		271	0.38255
2042	1,106,523	6,749,759	610.0%	8,251,350		241	0.36783
2043	974,347	6,565,124	673.8%	8,248,839		212	0.35368
2044	852,043	6,297,618	739.1%	8,177,630		186	0.34008
2045	739,709	5,942,742	803.4%	8,031,724		162	0.32700
2046	637,389	5,523,624	866.6%	7,809,483		140	0.31442
2047	545,446	5,047,005	925.3%	7,513,226		120	0.30233
2048	463,522	4,465,674	963.4%	7,136,874		102	0.29070
2049	390,885	3,934,260	1006.5%	6,676,750		86	0.27952
2050	326,911	3,502,107	1071.3%	6,166,319		72	0.26877
2051	270,904	3,098,890	1143.9%	5,632,804		60	0.25843
2052	222,377	2,717,198	1221.9%	5,093,019		49	0.24849
2053	180,801	2,357,308	1303.8%	4,560,405		40	0.23894
2054	145,759	1,999,275	1371.6%	4,043,092		32	0.22975
2055	116,563	1,676,891	1438.6%	3,544,438		26	0.22091
2056	92,514	1,392,934	1505.7%	3,072,840		20	0.21241
2057	72,828	1,151,447	1581.0%	2,635,918		16	0.20424
2058	56,839	932,021	1639.8%	2,238,167		13	0.19639
2059	43,967	746,622	1698.1%	1,877,353		10	0.18884
2060	33,682	598,405	1776.6%	1,556,689		7	0.18157
2061	25,529	465,891	1824.9%	1,276,756		6	0.17459
2062	19,107	353,774	1851.5%	1,034,079		4	0.16787
2063	14,147	261,694	1849.8%	826,720		3	0.16142
2064	10,366	192,630	1858.2%	652,341		2	0.15521
2065	7,512	138,597	1844.9%	507,060		2	0.14924
2066	5,367	99,301	1850.3%	387,385		1	0.14350
2067	3,743	70,401	1881.1%	290,078		1	0.13798
2068	2,561	48,942	1911.2%	212,085		1	0.13267
2069	1,715	33,150	1933.0%	150,741		0	0.12757
2070	1,123	22,483	2002.6%	104,044		0	0.12266
2071	720	15,292	2124.5%	69,939		0	0.11795
2072	455	10,187	2241.0%	46,204		0	0.11341
2073	285	6,450	2261.1%	30,501		0	0.10905
2074	172	3,977	2309.6%	20,351		0	0.10485
2075	105	2,434	2308.5%	13,869		0	0.10082
2076	65	1,460	2243.6%	9,544		0	0.09694
PV Past	42,376,924	10,807,917	25.5%				
PV Future	56,267,270	82,400,707	146.4%				
PV Total	98,644,194	93,208,624	94.5%				

**Attachment 4c: Choice I Policy Forms
Virginia State Loss Ratio only Experience Projection
Limited Benefit Periods With 73% Limited Rate Increase**

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	Discount Factor
2002	11,516	0	0.0%	0		137	1.76597
2003	2,954,246	0	0.0%	0		2,668	1.69805
2004	4,383,110	220,704	5.0%	21,851		2,571	1.63274
2005	4,237,107	2,441	0.1%	25,845		2,496	1.56994
2006	4,149,388	190,277	4.6%	89,606		2,443	1.50956
2007	4,063,039	528,811	13.0%	193,318		2,416	1.45150
2008	3,985,036	592,515	14.9%	241,954		2,375	1.39567
2009	3,905,055	1,186,656	30.4%	344,139		2,330	1.34199
2010	3,801,525	1,008,468	26.5%	593,753		2,289	1.29038
2011	3,731,306	308,595	8.3%	913,071		2,256	1.24075
2012	3,670,566	1,187,095	32.3%	908,556		2,224	1.19303
2013	3,591,191	1,444,537	40.2%	1,014,245		2,186	1.14714
2014	3,799,661	1,232,938	32.4%	1,025,838		2,153	1.10302
2015	3,979,010	3,063,377	77.0%	1,205,653		2,127	1.06060
2016	4,140,611	3,178,397	76.8%	1,929,202	39,671,425	2,099	1.01980
2017	3,953,867	3,569,775	90.3%	2,164,054		2,041	0.98058
2018	4,031,989	3,674,761	91.1%	2,664,762		1,980	0.94287
2019	6,276,479	4,087,929	65.1%	3,199,728		1,914	0.90660
2020	6,029,401	4,377,200	72.6%	3,570,758		1,844	0.87173
2021	5,764,943	4,624,274	80.2%	3,908,961		1,770	0.83820
2022	5,491,806	4,816,096	87.7%	4,233,206		1,692	0.80597
2023	5,209,539	4,944,809	94.9%	4,543,870		1,613	0.77497
2024	4,924,818	5,183,007	105.2%	4,801,190		1,534	0.74516
2025	4,645,623	5,447,167	117.3%	5,070,641		1,454	0.71650
2026	4,370,469	5,672,381	129.8%	5,361,382		1,375	0.68894
2027	4,099,512	5,961,558	145.4%	5,648,525		1,295	0.66245
2028	3,833,554	6,250,816	163.1%	5,948,408		1,216	0.63697
2029	3,571,322	6,613,412	185.2%	6,260,493		1,137	0.61247
2030	3,313,353	6,974,590	210.5%	6,600,838		1,058	0.58891
2031	3,060,047	7,210,679	235.6%	6,940,398		981	0.56626
2032	2,813,490	7,431,536	264.1%	7,247,170		904	0.54448
2033	2,575,062	7,630,881	296.3%	7,516,554		830	0.52354
2034	2,343,974	7,816,197	333.5%	7,759,736		757	0.50340
2035	2,121,276	7,964,941	375.5%	8,050,582		686	0.48404
2036	1,907,544	7,929,873	415.7%	8,372,774		618	0.46543
2037	1,705,371	7,879,346	462.0%	8,624,640		553	0.44752
2038	1,515,723	7,807,964	515.1%	8,807,277		492	0.43031
2039	1,337,475	7,579,468	566.7%	8,916,420		434	0.41376
2040	1,171,135	7,241,883	618.4%	8,928,503		380	0.39785
2041	1,017,559	6,762,880	664.6%	8,833,528		330	0.38255
2042	878,148	6,277,574	714.9%	8,621,456		285	0.36783
2043	752,861	5,838,427	775.5%	8,321,182		244	0.35368
2044	640,410	5,355,423	836.2%	7,951,531		208	0.34008
2045	540,197	4,840,070	896.0%	7,516,378		175	0.32700
2046	451,798	4,319,206	956.0%	7,026,051		146	0.31442
2047	374,942	3,771,461	1005.9%	6,490,126		121	0.30233
2048	308,820	3,195,850	1034.9%	5,911,695		100	0.29070
2049	252,255	2,696,501	1069.0%	5,298,267		81	0.27952
2050	204,279	2,286,464	1119.3%	4,681,425		65	0.26877
2051	163,903	1,924,454	1174.1%	4,084,773		52	0.25843
2052	130,247	1,601,251	1229.4%	3,522,668		41	0.24849
2053	102,576	1,313,451	1280.5%	3,002,499		32	0.23894
2054	80,167	1,051,643	1311.8%	2,528,452		25	0.22975
2055	62,187	834,972	1342.7%	2,100,730		19	0.22091
2056	47,922	664,852	1387.4%	1,722,805		15	0.21241
2057	36,526	530,330	1451.9%	1,396,843		11	0.20424
2058	27,736	412,434	1487.0%	1,121,225		8	0.19639
2059	21,007	318,872	1518.0%	891,193		6	0.18884
2060	15,859	244,613	1542.4%	702,387		5	0.18157
2061	11,914	184,835	1551.4%	548,965		3	0.17459
2062	8,643	139,620	1615.4%	425,505		2	0.16787
2063	6,327	106,225	1678.9%	327,465		2	0.16142
2064	4,670	80,324	1719.8%	250,527		1	0.15521
2065	3,471	61,167	1762.3%	190,624		1	0.14924
2066	2,577	47,092	1827.2%	144,110		1	0.14350
2067	1,748	36,986	2116.2%	108,363		0	0.13798
2068	1,225	27,875	2275.2%	81,522		0	0.13267
2069	874	20,031	2292.7%	61,534		0	0.12757
2070	628	13,209	2104.5%	46,579		0	0.12266
2071	456	8,699	1906.8%	35,311		0	0.11795
2072	335	5,750	1716.3%	26,776		0	0.11341
2073	245	3,743	1529.7%	20,157		0	0.10905
2074	151	2,389	1584.5%	14,828		0	0.10485
2075	99	1,536	1559.2%	10,545		0	0.10082
2076	66	987	1503.5%	7,180		0	0.09694
PV Past	72,476,401	16,446,246	22.7%				
PV Future	63,380,125	107,695,125	169.9%				
PV Total	135,856,527	124,141,371	91.4%				

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			
<u>Pol Dur</u>	<u>Actual</u>	<u>Model</u>	<u>A/E</u>
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			
<u>Pol Dur</u>	<u>Actual</u>	<u>Model</u>	<u>A/E</u>
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			
<u>Pol Dur</u>	<u>Actual</u>	<u>Expected</u>	<u>A/E</u>
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			
<u>Cim Dur</u>	<u>Actual</u>	<u>Expected</u>	<u>A/E</u>
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

CONFIDENTIAL

Jurisdiction	2012 Rate Action						2014 Rate Action						2015/2016 Rate Action						2017 Rate Action						Cumulative Rate Increase Approvals		Data as of 12/31/2016									
	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	In-force Annualized Premium (\$MM)				Total Exposed Lives					
																											Lifetime	Limited	Lifetime	Limited		Total	% of Total			
Alabama	60%	44%	11/2/2012	1/16/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						72%	55%	9/22/2017					60%	44%	11/7/2017					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%																
Arizona	60%	44%	12/7/2012	2/4/2013	25%	25%	54%	27%	10/10/2014	12/4/2014		29%	59%	43%	12/31/2015	4/28/2017	35%	21%	72%	55%	8/9/2017	8/30/2017	25%	25%	118%	95%	\$4.6	\$4.8	\$9.3	1.5%	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%					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%	100%	12/23/2016																					
California (Rate Stability Non-Partnership)	53.3%	53.3%	12/19/2013	10/30/2015	37%	37%	100%						100%	100%	11/21/2016																					
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 Unbonded (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 Unbonded (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%	\$5.4	\$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	1/2/2015	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%																
Florida	25%	25%	1/28/2011	5/29/2012	25%	25%	48.4%	48.4%	12/22/2014	4/16/2015	17.5% ⁶	17.5% ⁶															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%	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					
Idaho	60%	44%	11/9/2012	10/25/2013	30%	20%	55%	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%																
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%	756			
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																							
Kansas	60%	44%	10/26/2012	10/13/2014	38%	38%																					99%	62%	10/3/2017							
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	10/15/2013	60%	44%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						60%	44%																
Minnesota	60%	44%	12/23/2012	10/31/2014	15%	15%							123%	100%	4/4/2016	8/18/2016	67.3%	60%	72%	55%	9/21/2017						60%	44%	\$5.7	\$9.2	\$12.9	1.8%	5,856			
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%																
Montana	60%	44%	9/17/2012	7/16/2013	20%	15%	64%	43%	10/22/2014	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						Approved full amount of 2012 ask; no 2015 filing expected						60%	44%																
Nevada	60%	44%	12/21/2012	6/19/2014	58%	42%	No 2014 filing required												74%	57%	12/4/2017															
New Hampshire	60%	44%	11/11/2012		Disapproved																							0%	0%	\$0.5	\$1.3	\$1.8	0.3%	924		
New Jersey																																				
New Mexico	60%	44%	11/20/2012	5/16/2014	15%	15%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						60%	44%																
New York	60%	44%	1/22/2013				80%	49%	9/29/2014																			15%	15%	\$1.0	\$2.2	\$3.3	0.5%	1,795		
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/																											

[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

[01/01/2011][< if CT &(PCS I/II)> *]

[01/01/2012]

[01/01/2013]

[01/01/2014]

**Premium prior to
billing anniversary date**

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

**New premium on
billing anniversary date**

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

[< if CT&(PCSII)> * 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



[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]

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, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

We 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]

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]

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]



[company name short]
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

Page [1] of [m]

<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]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$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.			<div style="border: 1px solid black; padding: 5px; text-align: center;"> [\$99,999.99] Paid up [policy] benefit [Optional Limited Benefit] </div>	

[if phased]*Your [policy's] premium increase is being phased in over a number of years; the increase schedule is listed on the reverse. The amount of the phased [annual] premium increase will vary depending on your selection above.]

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed endorsement[s] and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

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

[Policyholder <or> Certificate holder] Signature

Date

[if shared] Policyholder <or> Certificate holder] Signature

Date

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

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

<if phased premiums>

Coverage Options

Page [2] of [m]

[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

[mm/dd/yyyy]

[mm/dd/yyyy]

[mm/dd/yyyy]

...

[mm/dd/yyyy]

Keep current coverage:

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Stable Premium A]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Stable Premium B]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Alternative C]

[\$99,999.99]

[\$99,999.99]

[\$99,999.99]

...

[\$99,999.99]

[Alternative D]

[\$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]

Page 1 of [m]

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 policies. 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 \$250,000¹. 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 Life
 Genworth Life of New York
 Administrative Offices:
 3100 Albert Lankford Drive
 Lynchburg, VA 24501

Rate Increase History

from Genworth Life Insurance Company
 and Genworth Life Insurance Company of New York¹

Rate Increase History

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
7011, 7012, 7030, 7031, 7032, 7033, 7034, 51005, 51006, 51007	1997-2004	0-11%	2007-2010
		0-25%	2011-2014
		0-97%	2012-2016
		0-60%	2014-2017
		0-67%	2016-2019
7025, 7035, 7035AXREV, 7037, 7037A, 7037C, 7037C REV, 51010, 51011	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 April 12, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Loss Ratio Virginia rate increase request. The comments and our responses are as follows:

- 1. Please remove the "Stable Premium Option Rate Table", Item 2. from the Rate/Rule Schedule since it has been withdrawn from this filing.**

Per your request, the "Stable Premium Option Rate Table" wording has been removed from the Rate/Rule Schedule tab in SERFF.

- 2. Please remove VA Choice I LR Rate Tables Appendix A.PDF from the Rate/Rule Schedule as these are current rates. Current rates should be filed under "Supporting Documentation".**

Per your request, the " VA Choice I LR Rate Tables Appendix A.PDF" has been moved to the Supporting Documentation tab under the heading "Current Rate Tables".

- 3. Provide the approval dates and SERFF tracking numbers for rider forms 62172, 62274F, 62275, 62276, 62277, and 62278.**

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	

- 4. Confidentiality. The Virginia Bureau of Insurance's Office of General Counsel's letter to the company dated 03/18/2014 indicated such information would not be held confidential and was made publicly available. The position of the Virginia Bureau of Insurance remains as stated in the 03/18/2014 letter.**

GLIC understands from prior filings and decisions made by the Virginia Bureau that these filings will be made public upon final disposition unless the Bureau reconsiders its position.

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	78.00	72.00	117.00	105.00	159.00	148.50
25-29	82.50	79.50	126.00	115.50	172.50	160.50
30-34	91.50	84.00	135.00	124.50	184.50	174.00
35-39	97.50	93.00	147.00	133.50	199.50	186.00
40-44	105.00	99.00	159.00	145.50	216.00	201.00
45	105.00	99.00	159.00	145.50	216.00	201.00
46	109.50	102.00	162.00	147.00	219.00	205.50
47	111.00	103.50	163.50	148.50	225.00	210.00
48	111.00	105.00	166.50	151.50	228.00	213.00
49	112.50	108.00	169.50	153.00	229.50	214.50
50	117.00	108.00	174.00	159.00	234.00	219.00
51	118.50	112.50	178.50	163.50	238.50	222.00
52	124.50	117.00	186.00	169.50	246.00	231.00
53	127.50	120.00	195.00	180.00	256.50	240.00
54	135.00	126.00	207.00	192.00	265.50	249.00
55	141.00	133.50	220.50	205.50	279.00	261.00
56	151.50	141.00	235.50	220.50	295.50	276.00
57	163.50	151.50	250.50	235.50	313.50	291.00
58	169.50	160.50	268.50	255.00	331.50	310.50
59	186.00	174.00	288.00	273.00	351.00	328.50
60	196.50	181.50	306.00	291.00	372.00	348.00
61	213.00	196.50	330.00	315.00	397.50	372.00
62	229.50	213.00	351.00	333.00	424.50	397.50
63	247.50	231.00	370.50	351.00	454.50	427.50
64	264.00	246.00	388.50	369.00	484.50	457.50
65	286.50	265.50	409.50	385.50	517.50	490.50
66	309.00	289.50	433.50	406.50	556.50	526.50
67	337.50	318.00	472.50	442.50	600.00	567.00
68	375.00	351.00	525.00	495.00	651.00	613.50
69	415.50	390.00	591.00	555.00	709.50	666.00
70	465.00	433.50	667.50	627.00	772.50	720.00
71	511.50	478.50	744.00	699.00	835.50	777.00
72	567.00	531.00	823.50	772.50	912.00	847.50
73	630.00	588.00	906.00	849.00	990.00	921.00
74	694.50	646.50	991.50	928.50	1,077.00	1,005.00
75	769.50	711.00	1,081.50	1,009.50	1,171.50	1,099.50
76	844.50	784.50	1,177.50	1,101.00	1,272.00	1,197.00
77	931.50	864.00	1,288.50	1,204.50	1,386.00	1,306.50
78	1,011.00	940.50	1,398.00	1,308.00	1,492.50	1,408.50
79	1,092.00	1,020.00	1,510.50	1,416.00	1,603.50	1,512.00
80	1,180.50	1,104.00	1,630.50	1,533.00	1,716.00	1,618.50
81	1,279.50	1,198.50	1,761.00	1,660.50	1,843.50	1,737.00
82	1,393.50	1,306.50	1,914.00	1,806.00	1,986.00	1,872.00
83	1,528.50	1,435.50	2,089.50	1,971.00	2,145.00	2,023.50
84	1,687.50	1,582.50	2,292.00	2,161.50	2,331.00	2,199.00
85	1,842.00	1,725.00	2,499.00	2,356.50	2,541.00	2,398.50
86	2,007.00	1,879.50	2,724.00	2,568.00	2,769.00	2,613.00
87	2,188.50	2,047.50	2,970.00	2,799.00	3,018.00	2,848.50
88	2,385.00	2,233.50	3,238.50	3,052.50	3,291.00	3,105.00
89	2,601.00	2,433.00	3,529.50	3,325.50	3,588.00	3,385.50
90	2,835.00	2,653.50	3,846.00	3,625.50	3,912.00	3,688.50
91	3,090.00	2,892.00	4,191.00	3,951.00	4,261.50	4,020.00
92	3,369.00	3,153.00	4,569.00	4,306.50	4,645.50	4,381.50
93	3,672.00	3,438.00	4,980.00	4,695.50	5,065.50	4,777.50
94	4,002.00	3,747.00	5,428.50	5,118.00	5,520.00	5,206.50

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	56.80	54.22	83.92	78.75	117.48	112.32
25-29	60.68	58.10	90.37	83.92	127.81	120.06
30-34	67.13	61.97	99.41	90.37	138.14	129.10
35-39	71.01	68.42	107.15	99.41	149.76	139.43
40-44	78.75	72.30	114.90	107.15	160.08	151.05
45	78.75	72.30	114.90	107.15	160.08	151.05
46	80.04	73.59	117.48	108.44	163.96	153.63
47	81.33	76.17	120.06	111.03	166.54	154.92
48	82.62	76.17	122.65	113.61	169.12	158.79
49	83.92	78.75	125.23	114.90	170.41	158.79
50	85.21	78.75	127.81	117.48	172.99	162.67
51	86.50	80.04	130.39	121.35	176.87	165.25
52	89.08	82.62	134.26	125.23	183.32	171.70
53	92.95	85.21	142.01	131.68	188.49	175.58
54	96.83	91.66	149.76	140.72	196.23	183.32
55	104.57	96.83	160.08	151.05	203.98	191.07
56	109.74	103.28	169.12	157.50	214.31	200.11
57	117.48	108.44	180.74	169.12	227.22	211.72
58	126.52	117.48	194.94	180.74	240.13	224.63
59	134.26	126.52	210.43	197.52	256.91	237.54
60	144.59	132.97	224.63	210.43	273.69	254.33
61	156.21	143.30	240.13	224.63	293.06	271.11
62	167.83	154.92	258.20	240.13	311.13	290.48
63	179.45	166.54	272.40	256.91	333.08	309.84
64	193.65	179.45	289.18	269.82	355.03	330.50
65	206.56	192.36	305.97	285.31	376.97	349.86
66	224.63	207.85	325.33	304.68	402.79	374.39
67	245.29	225.93	353.73	330.50	432.49	402.79
68	273.69	253.04	393.76	366.64	472.51	440.23
69	302.09	281.44	438.94	407.96	515.11	477.67
70	335.66	312.42	490.58	457.01	562.88	522.86
71	373.10	347.28	546.09	507.36	611.93	566.75
72	416.99	387.30	602.90	561.59	667.45	618.39
73	462.18	426.03	659.70	611.93	725.54	673.90
74	511.24	473.80	721.67	667.45	792.67	735.87
75	564.17	520.27	787.51	732.00	862.39	801.71
76	620.97	573.20	857.22	795.26	934.68	870.13
77	686.81	636.46	938.56	872.72	1,021.18	951.47
78	750.07	694.56	1,022.47	951.47	1,101.22	1,028.93
79	814.62	756.53	1,106.39	1,031.51	1,185.14	1,105.10
80	881.75	818.49	1,198.05	1,118.01	1,274.22	1,186.43
81	959.21	892.08	1,297.46	1,212.25	1,367.17	1,276.80
82	1,049.58	976.00	1,411.06	1,320.69	1,475.61	1,378.79
83	1,152.86	1,072.82	1,540.16	1,440.76	1,596.97	1,491.11
84	1,276.80	1,186.43	1,689.92	1,580.18	1,736.40	1,622.79
85	1,391.70	1,294.87	1,840.97	1,722.19	1,891.32	1,768.67
86	1,516.93	1,411.06	2,007.51	1,878.41	2,061.73	1,928.75
87	1,653.77	1,538.87	2,188.25	2,047.53	2,247.63	2,103.04
88	1,802.24	1,677.01	2,384.48	2,232.14	2,449.03	2,291.53
89	1,964.90	1,826.77	2,600.07	2,433.54	2,669.79	2,498.09
90	2,141.77	1,992.01	2,835.04	2,650.42	2,909.91	2,721.43
91	2,334.13	2,171.46	3,089.36	2,889.26	3,171.99	2,966.72
92	2,544.56	2,367.69	3,368.22	3,148.75	3,457.30	3,235.25
93	2,773.07	2,582.00	3,670.31	3,432.77	3,768.43	3,527.01
94	3,023.52	2,813.09	4,000.81	3,742.61	4,106.67	3,845.89

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	46.48	43.89	71.01	67.13	100.70	94.24
25-29	50.35	46.48	76.17	71.01	108.44	101.99
30-34	55.51	50.35	82.62	78.75	116.19	111.03
35-39	59.39	54.22	89.08	83.92	126.52	117.48
40-44	65.84	58.10	95.53	90.37	136.85	127.81
45	65.84	58.10	95.53	90.37	136.85	127.81
46	65.84	58.10	96.83	92.95	138.14	129.10
47	67.13	59.39	99.41	94.24	140.72	131.68
48	68.42	60.68	100.70	95.53	142.01	135.56
49	68.42	60.68	101.99	95.53	142.01	135.56
50	69.71	63.26	104.57	98.12	144.59	138.14
51	71.01	63.26	105.86	100.70	149.76	139.43
52	73.59	67.13	112.32	104.57	151.05	140.72
53	77.46	71.01	117.48	108.44	156.21	145.88
54	81.33	73.59	121.35	113.61	163.96	152.34
55	85.21	80.04	130.39	120.06	167.83	154.92
56	90.37	82.62	139.43	129.10	176.87	162.67
57	95.53	90.37	149.76	138.14	187.20	171.70
58	104.57	95.53	157.50	145.88	197.52	179.45
59	112.32	103.28	169.12	156.21	211.72	192.36
60	118.77	108.44	185.90	169.12	225.93	206.56
61	129.10	118.77	198.81	180.74	240.13	222.05
62	140.72	129.10	213.02	197.52	259.49	236.25
63	149.76	135.56	228.51	210.43	274.98	249.16
64	158.79	145.88	242.71	225.93	289.18	264.66
65	169.12	154.92	260.78	240.13	305.97	278.86
66	183.32	167.83	277.57	258.20	325.33	296.93
67	200.11	183.32	300.80	278.86	349.86	320.17
68	223.34	203.98	333.08	307.26	383.43	348.57
69	247.87	227.22	366.64	338.24	419.58	384.72
70	274.98	253.04	407.96	374.39	462.18	422.16
71	307.26	282.73	447.98	411.83	502.20	463.47
72	342.12	313.71	494.45	451.85	549.97	508.65
73	379.55	349.86	540.93	494.45	601.61	553.84
74	419.58	387.30	588.70	539.64	655.83	604.19
75	466.05	429.90	642.92	589.99	713.92	657.12
76	516.40	475.09	702.30	644.21	777.18	711.34
77	571.91	525.44	772.02	710.05	849.48	779.76
78	628.72	578.37	841.73	774.60	917.90	843.02
79	686.81	633.88	912.74	841.73	990.20	908.86
80	748.78	688.10	991.49	914.03	1,067.66	979.87
81	818.49	752.65	1,079.28	996.65	1,147.70	1,057.33
82	898.54	827.53	1,174.81	1,085.73	1,241.94	1,143.83
83	990.20	911.45	1,283.25	1,186.43	1,347.80	1,241.94
84	1,099.93	1,012.14	1,405.90	1,301.33	1,467.87	1,351.68
85	1,199.34	1,102.51	1,532.42	1,417.52	1,599.55	1,474.32
86	1,307.78	1,203.21	1,670.55	1,546.62	1,742.85	1,607.30
87	1,425.26	1,311.66	1,820.31	1,684.76	1,900.35	1,753.18
88	1,553.07	1,430.43	1,984.27	1,838.38	2,072.06	1,909.39
89	1,692.50	1,559.53	2,162.43	2,003.63	2,259.25	2,079.80
90	1,844.84	1,698.96	2,357.37	2,183.08	2,461.94	2,268.29
91	2,011.38	1,851.29	2,569.09	2,379.31	2,683.99	2,472.27
92	2,193.41	2,017.83	2,798.89	2,592.33	2,925.41	2,694.32
93	2,389.64	2,199.86	3,050.63	2,824.71	3,188.77	2,938.32
94	2,605.24	2,397.39	3,326.91	3,079.04	3,476.66	3,201.68

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	42.60	38.73	60.68	56.80	87.79	81.33
25-29	45.19	42.60	67.13	60.68	94.24	87.79
30-34	47.77	45.19	71.01	67.13	101.99	94.24
35-39	51.64	47.77	78.75	71.01	111.03	101.99
40-44	56.80	51.64	83.92	78.75	117.48	111.03
45	56.80	51.64	83.92	78.75	117.48	111.03
46	61.97	54.22	85.21	80.04	120.06	112.32
47	65.84	55.51	87.79	81.33	123.94	113.61
48	65.84	55.51	87.79	81.33	125.23	114.90
49	65.84	55.51	89.08	82.62	126.52	116.19
50	67.13	56.80	91.66	85.21	127.81	117.48
51	68.42	59.39	92.95	86.50	129.10	118.77
52	71.01	59.39	96.83	90.37	132.97	123.94
53	72.30	60.68	101.99	94.24	136.85	126.52
54	74.88	63.26	108.44	100.70	142.01	130.39
55	80.04	68.42	116.19	105.86	149.76	134.26
56	83.92	72.30	121.35	112.32	154.92	142.01
57	91.66	78.75	130.39	120.06	163.96	151.05
58	96.83	82.62	140.72	129.10	174.29	156.21
59	105.86	90.37	151.05	138.14	185.90	167.83
60	114.90	96.83	160.08	145.88	198.81	179.45
61	121.35	105.86	174.29	156.21	213.02	192.36
62	131.68	112.32	187.20	169.12	224.63	203.98
63	142.01	122.65	198.81	182.03	240.13	218.18
64	152.34	130.39	214.31	194.94	253.04	229.80
65	162.67	139.43	227.22	207.85	269.82	246.58
66	175.58	149.76	246.58	225.93	285.31	260.78
67	191.07	163.96	265.95	245.29	307.26	278.86
68	211.72	180.74	293.06	267.24	334.37	305.97
69	236.25	201.40	321.46	294.35	366.64	335.66
70	262.07	225.93	353.73	324.04	402.79	367.94
71	291.77	250.45	388.59	356.32	438.94	401.50
72	325.33	278.86	427.32	389.88	480.25	440.23
73	358.90	307.26	468.63	427.32	522.86	480.25
74	397.63	340.82	512.53	468.63	570.62	524.15
75	440.23	376.97	561.59	512.53	622.26	569.33
76	484.13	413.12	611.93	559.00	671.32	617.10
77	538.35	460.89	673.90	615.81	737.16	675.19
78	593.86	506.07	732.00	671.32	795.26	729.42
79	646.79	555.13	793.97	729.42	854.64	784.93
80	706.18	606.77	861.10	790.09	919.19	843.02
81	774.60	664.87	933.39	858.52	990.20	907.57
82	849.48	730.71	1,014.73	933.39	1,068.95	978.58
83	937.27	805.58	1,106.39	1,018.60	1,158.03	1,061.20
84	1,037.96	892.08	1,213.54	1,118.01	1,258.73	1,154.15
85	1,132.21	972.12	1,321.98	1,218.70	1,372.33	1,257.43
86	1,232.91	1,059.91	1,440.76	1,328.44	1,496.27	1,371.04
87	1,342.64	1,155.45	1,569.86	1,448.50	1,631.82	1,494.98
88	1,463.99	1,258.73	1,711.87	1,578.89	1,779.00	1,630.53
89	1,594.39	1,372.33	1,865.50	1,720.90	1,939.08	1,776.42
90	1,737.69	1,496.27	2,033.33	1,877.11	2,113.37	1,935.21
91	1,892.61	1,631.82	2,216.65	2,046.24	2,304.44	2,110.79
92	2,064.31	1,779.00	2,416.75	2,229.56	2,512.29	2,300.56
93	2,248.92	1,939.08	2,633.64	2,429.66	2,738.21	2,507.12
94	2,451.61	2,113.37	2,871.18	2,649.13	2,984.79	2,733.05

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	33.57	30.98	46.48	43.89	68.42	60.68
25-29	37.44	32.28	50.35	46.48	72.30	67.13
30-34	41.31	36.15	55.51	50.35	80.04	71.01
35-39	43.89	38.73	59.39	54.22	85.21	76.17
40-44	46.48	42.60	65.84	58.10	92.95	82.62
45	46.48	42.60	65.84	58.10	92.95	82.62
46	46.48	43.89	67.13	59.39	94.24	83.92
47	47.77	43.89	68.42	60.68	95.53	85.21
48	47.77	43.89	69.71	61.97	96.83	87.79
49	50.35	45.19	69.71	61.97	96.83	87.79
50	50.35	46.48	72.30	65.84	100.70	90.37
51	50.35	46.48	73.59	67.13	100.70	90.37
52	51.64	47.77	74.88	69.71	103.28	94.24
53	54.22	49.06	81.33	73.59	107.15	96.83
54	56.80	50.35	85.21	77.46	112.32	100.70
55	60.68	55.51	91.66	82.62	116.19	105.86
56	61.97	56.80	95.53	86.50	120.06	108.44
57	68.42	59.39	104.57	94.24	129.10	116.19
58	72.30	63.26	109.74	101.99	138.14	123.94
59	80.04	71.01	117.48	105.86	144.59	130.39
60	85.21	78.75	127.81	114.90	154.92	140.72
61	92.95	83.92	134.26	121.35	166.54	152.34
62	103.28	92.95	144.59	130.39	176.87	160.08
63	108.44	99.41	156.21	140.72	188.49	171.70
64	116.19	105.86	169.12	152.34	198.81	180.74
65	122.65	112.32	180.74	162.67	213.02	192.36
66	132.97	122.65	194.94	176.87	224.63	203.98
67	144.59	131.68	210.43	189.78	242.71	222.05
68	160.08	145.88	229.80	206.56	264.66	240.13
69	178.16	162.67	253.04	228.51	289.18	262.07
70	200.11	182.03	274.98	250.45	315.00	284.02
71	219.47	202.69	299.51	271.11	343.41	311.13
72	245.29	223.34	329.21	299.51	374.39	336.95
73	269.82	246.58	361.48	329.21	406.67	369.23
74	296.93	269.82	398.92	361.48	442.81	402.79
75	327.91	295.64	438.94	397.63	478.96	437.65
76	358.90	325.33	478.96	435.07	521.56	476.38
77	400.21	361.48	525.44	477.67	565.46	517.69
78	440.23	398.92	570.62	517.69	609.35	557.71
79	482.83	438.94	615.81	559.00	654.54	595.15
80	530.60	484.13	662.28	602.90	701.01	636.46
81	580.95	533.18	715.21	649.37	751.36	681.65
82	639.05	587.41	774.60	704.89	809.46	732.00
83	703.60	645.50	843.02	768.15	872.72	788.80
84	777.18	712.63	924.36	841.73	947.59	858.52
85	846.90	778.47	1,008.27	915.32	1,034.09	934.68
86	924.36	848.19	1,098.64	997.94	1,125.75	1,018.60
87	1,008.27	925.65	1,198.05	1,088.31	1,227.74	1,110.26
88	1,098.64	1,009.56	1,306.49	1,185.14	1,338.77	1,209.67
89	1,198.05	1,099.93	1,423.97	1,292.29	1,457.54	1,319.40
90	1,306.49	1,199.34	1,550.49	1,409.77	1,589.22	1,436.88
91	1,423.97	1,307.78	1,691.21	1,536.29	1,733.81	1,567.27
92	1,550.49	1,425.26	1,843.55	1,675.72	1,888.73	1,709.28
93	1,691.21	1,553.07	2,008.80	1,825.47	2,057.85	1,862.91
94	1,843.55	1,692.50	2,189.54	1,989.43	2,242.47	2,029.45

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 4,380 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	46.48	43.89	68.42	63.26	95.53	90.37
25-29	49.06	46.48	73.59	68.42	103.28	96.83
30-34	54.22	50.35	80.04	73.59	112.32	104.57
35-39	58.10	55.51	86.50	80.04	121.35	112.32
40-44	63.26	58.10	92.95	86.50	129.10	122.65
45	63.26	58.10	92.95	86.50	129.10	122.65
46	64.55	59.39	95.53	87.79	132.97	123.94
47	65.84	61.97	96.83	90.37	134.26	125.23
48	67.13	61.97	99.41	91.66	136.85	129.10
49	68.42	63.26	101.99	92.95	138.14	129.10
50	68.42	63.26	103.28	95.53	140.72	131.68
51	69.71	64.55	105.86	98.12	143.30	134.26
52	72.30	67.13	108.44	101.99	148.47	139.43
53	74.88	68.42	114.90	107.15	152.34	142.01
54	78.75	74.88	121.35	113.61	158.79	148.47
55	85.21	78.75	129.10	122.65	165.25	154.92
56	89.08	83.92	136.85	127.81	172.99	162.67
57	95.53	87.79	145.88	136.85	184.61	171.70
58	101.99	95.53	157.50	145.88	194.94	182.03
59	108.44	101.99	170.41	160.08	207.85	192.36
60	117.48	107.15	182.03	170.41	222.05	206.56
61	126.52	116.19	194.94	182.03	237.54	219.47
62	135.56	125.23	209.14	194.94	251.75	234.96
63	145.88	134.26	220.76	207.85	269.82	250.45
64	157.50	145.88	233.67	218.18	287.89	267.24
65	167.83	156.21	247.87	231.09	305.97	284.02
66	182.03	167.83	263.36	246.58	326.62	303.39
67	198.81	183.32	286.60	267.24	349.86	326.62
68	222.05	205.27	318.88	296.93	382.14	356.32
69	245.29	228.51	355.03	330.50	416.99	387.30
70	272.40	253.04	397.63	370.52	455.72	423.45
71	302.09	281.44	442.81	410.54	495.74	459.60
72	338.24	313.71	488.00	454.43	540.93	500.91
73	374.39	344.70	534.47	495.74	587.41	546.09
74	414.41	383.43	584.82	540.93	641.63	596.44
75	457.01	420.87	637.75	592.57	698.43	649.37
76	503.49	464.76	694.56	644.21	756.53	704.89
77	556.42	515.11	760.40	707.47	827.53	770.73
78	608.06	562.88	828.82	770.73	892.08	833.99
79	659.70	613.23	895.95	835.28	960.50	894.66
80	713.92	663.57	970.83	904.99	1,031.51	960.50
81	777.18	722.96	1,050.87	982.45	1,107.68	1,034.09
82	850.77	790.09	1,142.54	1,070.24	1,195.47	1,116.72
83	933.39	868.84	1,247.11	1,167.06	1,293.58	1,208.38
84	1,034.09	960.50	1,368.46	1,279.38	1,405.90	1,314.24
85	1,127.04	1,048.29	1,491.11	1,395.57	1,532.42	1,433.01
86	1,229.03	1,142.54	1,626.66	1,522.09	1,670.55	1,562.11
87	1,340.06	1,247.11	1,772.54	1,658.94	1,820.31	1,702.83
88	1,460.12	1,358.13	1,931.34	1,807.40	1,984.27	1,856.46
89	1,591.80	1,479.49	2,105.62	1,971.36	2,162.43	2,023.00
90	1,735.10	1,613.75	2,296.69	2,146.93	2,357.37	2,203.74
91	1,890.02	1,758.34	2,501.96	2,340.58	2,569.09	2,402.55
92	2,061.73	1,918.43	2,727.88	2,551.02	2,800.18	2,620.73
93	2,246.34	2,091.42	2,973.17	2,780.81	3,051.92	2,856.98
94	2,449.03	2,278.62	3,240.41	3,031.27	3,326.91	3,115.18

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	36.15	58.10	55.51	82.62	77.46
25-29	41.31	37.44	61.97	58.10	89.08	83.92
30-34	45.19	41.31	67.13	64.55	95.53	90.37
35-39	49.06	43.89	72.30	68.42	103.28	95.53
40-44	54.22	47.77	77.46	73.59	112.32	104.57
45	54.22	47.77	77.46	73.59	112.32	104.57
46	54.22	47.77	78.75	76.17	112.32	105.86
47	55.51	49.06	81.33	77.46	114.90	107.15
48	55.51	49.06	82.62	77.46	116.19	111.03
49	55.51	49.06	83.92	77.46	116.19	111.03
50	56.80	51.64	85.21	80.04	118.77	112.32
51	58.10	51.64	86.50	82.62	122.65	113.61
52	60.68	55.51	91.66	85.21	123.94	114.90
53	63.26	58.10	95.53	89.08	127.81	118.77
54	67.13	60.68	99.41	92.95	134.26	123.94
55	69.71	65.84	107.15	98.12	136.85	126.52
56	73.59	67.13	113.61	105.86	144.59	132.97
57	77.46	73.59	122.65	112.32	153.63	140.72
58	85.21	77.46	129.10	118.77	161.38	147.17
59	91.66	83.92	138.14	127.81	172.99	157.50
60	96.83	89.08	152.34	138.14	184.61	169.12
61	105.86	96.83	162.67	147.17	196.23	182.03
62	114.90	105.86	174.29	161.38	211.72	193.65
63	122.65	111.03	187.20	171.70	224.63	203.98
64	130.39	118.77	198.81	184.61	236.25	216.89
65	138.14	126.52	213.02	196.23	250.45	228.51
66	149.76	136.85	227.22	211.72	265.95	242.71
67	163.96	149.76	245.29	228.51	286.60	262.07
68	182.03	166.54	272.40	251.75	313.71	285.31
69	202.69	185.90	299.51	276.27	343.41	315.00
70	224.63	206.56	333.08	305.97	378.26	344.70
71	251.75	231.09	366.64	336.95	410.54	378.26
72	280.15	256.91	404.08	369.23	449.27	415.70
73	309.84	286.60	442.81	404.08	491.87	453.14
74	343.41	316.30	481.54	441.52	535.77	494.45
75	380.85	351.15	525.44	482.83	583.53	537.06
76	422.16	388.59	574.50	526.73	635.17	580.95
77	467.34	429.90	631.30	580.95	694.56	637.75
78	513.82	472.51	688.10	633.88	750.07	689.39
79	561.59	517.69	746.20	688.10	809.46	743.62
80	611.93	562.88	810.75	747.49	872.72	800.42
81	668.74	615.81	881.75	814.62	938.56	864.97
82	734.58	676.48	960.50	888.21	1,014.73	934.68
83	809.46	744.91	1,049.58	969.54	1,101.22	1,014.73
84	899.83	827.53	1,148.99	1,063.78	1,199.34	1,105.10
85	979.87	901.12	1,252.27	1,159.32	1,307.78	1,205.79
86	1,068.95	983.74	1,365.88	1,263.89	1,425.26	1,314.24
87	1,165.77	1,072.82	1,488.52	1,377.50	1,553.07	1,433.01
88	1,269.05	1,169.65	1,621.50	1,502.72	1,693.79	1,560.82
89	1,383.95	1,275.51	1,767.38	1,638.28	1,847.42	1,700.25
90	1,507.89	1,389.12	1,927.46	1,784.16	2,012.67	1,853.88
91	1,644.73	1,513.05	2,100.46	1,945.54	2,194.70	2,021.71
92	1,793.20	1,649.90	2,287.65	2,119.82	2,390.93	2,202.45
93	1,953.28	1,798.36	2,494.21	2,309.60	2,606.53	2,402.55
94	2,130.15	1,959.74	2,720.14	2,517.45	2,842.78	2,616.86

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	36.15	33.57	52.93	49.06	76.17	71.01
25-29	38.73	36.15	58.10	52.93	82.62	76.17
30-34	41.31	38.73	61.97	58.10	89.08	82.62
35-39	45.19	41.31	68.42	61.97	96.83	89.08
40-44	49.06	45.19	73.59	68.42	101.99	96.83
45	49.06	45.19	73.59	68.42	101.99	96.83
46	51.64	45.19	73.59	69.71	104.57	98.12
47	52.93	47.77	76.17	71.01	108.44	99.41
48	52.93	47.77	76.17	71.01	108.44	99.41
49	52.93	47.77	77.46	72.30	109.74	100.70
50	54.22	49.06	80.04	73.59	111.03	101.99
51	55.51	49.06	81.33	74.88	112.32	103.28
52	58.10	51.64	83.92	78.75	116.19	108.44
53	60.68	52.93	89.08	82.62	118.77	109.74
54	64.55	55.51	94.24	87.79	123.94	113.61
55	65.84	59.39	100.70	91.66	130.39	116.19
56	69.71	63.26	105.86	98.12	134.26	123.94
57	73.59	68.42	113.61	104.57	142.01	131.68
58	83.92	72.30	122.65	112.32	151.05	135.56
59	86.50	78.75	131.68	120.06	161.38	145.88
60	91.66	83.92	139.43	126.52	172.99	156.21
61	100.70	91.66	151.05	135.56	185.90	167.83
62	109.74	98.12	162.67	147.17	194.94	176.87
63	116.19	107.15	172.99	158.79	209.14	189.78
64	123.94	113.61	185.90	169.12	220.76	200.11
65	131.68	121.35	197.52	180.74	234.96	214.31
66	142.01	130.39	214.31	196.23	247.87	227.22
67	156.21	142.01	231.09	213.02	267.24	242.71
68	172.99	157.50	254.33	232.38	290.48	265.95
69	192.36	175.58	280.15	255.62	318.88	291.77
70	213.02	196.23	307.26	281.44	349.86	320.17
71	238.84	218.18	338.24	309.84	382.14	349.86
72	265.95	242.71	371.81	339.53	418.28	383.43
73	294.35	267.24	407.96	371.81	454.43	418.28
74	326.62	296.93	445.40	407.96	497.04	455.72
75	361.48	327.91	488.00	445.40	540.93	495.74
76	401.50	358.90	531.89	486.71	583.53	537.06
77	444.10	401.50	586.11	535.77	641.63	587.41
78	488.00	440.23	636.46	583.53	691.98	635.17
79	533.18	482.83	690.69	635.17	743.62	682.94
80	580.95	528.02	748.78	686.81	799.13	733.29
81	635.17	578.37	812.04	747.49	861.10	790.09
82	698.43	635.17	883.04	812.04	929.52	850.77
83	769.44	701.01	963.09	885.63	1,006.98	923.07
84	854.64	775.89	1,056.04	972.12	1,094.77	1,004.40
85	930.81	845.61	1,150.28	1,059.91	1,194.18	1,093.48
86	1,016.02	921.77	1,253.56	1,155.45	1,301.33	1,192.88
87	1,107.68	1,005.69	1,365.88	1,260.02	1,420.10	1,300.04
88	1,205.79	1,094.77	1,489.81	1,373.62	1,547.91	1,418.81
89	1,314.24	1,194.18	1,622.79	1,497.56	1,687.34	1,545.33
90	1,433.01	1,301.33	1,768.67	1,633.12	1,838.38	1,683.46
91	1,562.11	1,420.10	1,928.75	1,780.29	2,004.92	1,835.80
92	1,704.12	1,547.91	2,103.04	1,939.08	2,185.66	2,001.05
93	1,855.17	1,687.34	2,291.53	2,113.37	2,381.90	2,181.79
94	2,024.29	1,838.38	2,498.09	2,304.44	2,596.20	2,378.02

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	30.98	28.40	42.60	40.02	63.26	55.51
25-29	34.86	29.69	46.48	42.60	67.13	61.97
30-34	38.73	33.57	51.64	46.48	73.59	65.84
35-39	40.02	36.15	54.22	50.35	78.75	69.71
40-44	42.60	38.73	60.68	54.22	85.21	76.17
45	42.60	38.73	60.68	54.22	85.21	76.17
46	42.60	40.02	61.97	54.22	86.50	77.46
47	43.89	40.02	63.26	55.51	87.79	78.75
48	43.89	40.02	64.55	56.80	89.08	81.33
49	46.48	41.31	64.55	56.80	89.08	81.33
50	46.48	42.60	67.13	60.68	92.95	83.92
51	46.48	42.60	68.42	61.97	92.95	83.92
52	47.77	43.89	69.71	64.55	95.53	86.50
53	50.35	45.19	74.88	68.42	99.41	89.08
54	52.93	46.48	78.75	71.01	103.28	92.95
55	55.51	51.64	83.92	76.17	107.15	98.12
56	56.80	52.93	87.79	80.04	111.03	99.41
57	63.26	54.22	96.83	86.50	118.77	107.15
58	67.13	58.10	100.70	94.24	127.81	114.90
59	73.59	65.84	108.44	98.12	132.97	120.06
60	78.75	72.30	117.48	105.86	143.30	130.39
61	85.21	77.46	123.94	112.32	153.63	140.72
62	95.53	85.21	132.97	120.06	162.67	147.17
63	99.41	91.66	144.59	130.39	174.29	158.79
64	107.15	98.12	156.21	140.72	183.32	166.54
65	113.61	103.28	166.54	149.76	196.23	176.87
66	122.65	113.61	179.45	162.67	207.85	188.49
67	132.97	121.35	193.65	175.58	223.34	205.27
68	147.17	134.26	211.72	191.07	244.00	222.05
69	163.96	149.76	233.67	210.43	267.24	241.42
70	184.61	167.83	253.04	231.09	290.48	262.07
71	202.69	187.20	276.27	250.45	316.30	286.60
72	225.93	206.56	303.39	276.27	345.99	311.13
73	249.16	227.22	333.08	303.39	375.68	340.82
74	273.69	249.16	367.94	333.08	407.96	371.81
75	302.09	272.40	405.37	366.64	441.52	404.08
76	330.50	299.51	441.52	401.50	481.54	438.94
77	369.23	333.08	484.13	440.23	521.56	477.67
78	406.67	367.94	526.73	477.67	561.59	515.11
79	445.40	405.37	568.04	515.11	604.19	548.68
80	489.29	446.69	610.64	556.42	646.79	587.41
81	535.77	491.87	659.70	599.02	693.27	628.72
82	589.99	542.22	715.21	650.66	746.20	675.19
83	649.37	595.15	777.18	708.76	805.58	728.12
84	716.51	657.12	853.35	775.89	874.01	791.38
85	781.06	717.80	929.52	844.31	954.05	862.39
86	853.35	782.35	1,013.44	920.48	1,037.96	939.85
87	929.52	853.35	1,105.10	1,004.40	1,132.21	1,023.76
88	1,013.44	930.81	1,205.79	1,093.48	1,235.49	1,115.42
89	1,105.10	1,014.73	1,314.24	1,191.59	1,345.22	1,217.41
90	1,205.79	1,106.39	1,430.43	1,300.04	1,466.58	1,325.86
91	1,314.24	1,205.79	1,559.53	1,417.52	1,599.55	1,445.92
92	1,430.43	1,314.24	1,700.25	1,545.33	1,742.85	1,576.31
93	1,559.53	1,433.01	1,852.59	1,683.46	1,897.77	1,718.32
94	1,700.25	1,560.82	2,020.42	1,835.80	2,068.18	1,871.95

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 1,095 x Daily Payment Maximum Plan					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	28.40	25.82	41.31	38.73	59.39	54.22
25-29	30.98	28.40	45.19	41.31	63.26	59.39
30-34	32.28	30.98	47.77	45.19	68.42	63.26
35-39	34.86	32.28	52.93	47.77	74.88	68.42
40-44	38.73	34.86	56.80	52.93	78.75	74.88
45	38.73	34.86	56.80	52.93	78.75	74.88
46	41.31	36.15	58.10	52.93	81.33	76.17
47	42.60	37.44	59.39	54.22	83.92	76.17
48	42.60	37.44	59.39	55.51	83.92	77.46
49	43.89	37.44	60.68	55.51	85.21	78.75
50	45.19	38.73	61.97	58.10	86.50	78.75
51	45.19	40.02	63.26	58.10	87.79	80.04
52	46.48	40.02	65.84	60.68	90.37	83.92
53	49.06	41.31	68.42	63.26	92.95	85.21
54	50.35	42.60	73.59	68.42	95.53	87.79
55	54.22	46.48	78.75	71.01	100.70	90.37
56	55.51	49.06	81.33	76.17	104.57	95.53
57	61.97	52.93	87.79	81.33	111.03	101.99
58	65.84	55.51	95.53	87.79	117.48	105.86
59	71.01	60.68	101.99	92.95	125.23	113.61
60	77.46	65.84	108.44	98.12	134.26	121.35
61	81.33	71.01	117.48	105.86	143.30	130.39
62	89.08	76.17	126.52	113.61	151.05	138.14
63	95.53	82.62	134.26	122.65	162.67	147.17
64	103.28	87.79	144.59	131.68	170.41	154.92
65	109.74	94.24	153.63	140.72	182.03	166.54
66	118.77	100.70	166.54	152.34	192.36	175.58
67	129.10	111.03	179.45	165.25	207.85	188.49
68	143.30	122.65	197.52	180.74	225.93	206.56
69	160.08	135.56	216.89	198.81	247.87	227.22
70	176.87	152.34	238.84	218.18	272.40	247.87
71	197.52	169.12	262.07	240.13	296.93	271.11
72	219.47	188.49	287.89	263.36	324.04	296.93
73	242.71	207.85	316.30	287.89	352.44	324.04
74	268.53	229.80	345.99	316.30	384.72	353.73
75	296.93	254.33	379.55	345.99	419.58	384.72
76	326.62	278.86	413.12	376.97	453.14	416.99
77	362.77	311.13	454.43	415.70	497.04	455.72
78	401.50	342.12	494.45	453.14	537.06	491.87
79	436.36	374.39	535.77	491.87	577.08	529.31
80	476.38	409.25	580.95	533.18	620.97	569.33
81	522.86	449.27	630.01	579.66	668.74	613.23
82	573.20	493.16	685.52	630.01	721.67	660.99
83	632.59	543.51	746.20	688.10	781.06	716.51
84	701.01	601.61	819.79	755.24	849.48	778.47
85	764.27	655.83	892.08	822.37	926.94	848.19
86	832.70	715.21	972.12	897.25	1,009.56	925.65
87	906.28	779.76	1,059.91	977.29	1,101.22	1,009.56
88	987.62	849.48	1,155.45	1,066.37	1,200.63	1,101.22
89	1,076.69	926.94	1,258.73	1,161.90	1,309.07	1,199.34
90	1,173.52	1,009.56	1,372.33	1,266.47	1,426.56	1,306.49
91	1,278.09	1,101.22	1,496.27	1,381.37	1,555.66	1,425.26
92	1,392.99	1,200.63	1,631.82	1,505.31	1,696.37	1,553.07
93	1,518.22	1,309.07	1,777.71	1,639.57	1,848.71	1,692.50
94	1,655.06	1,426.56	1,937.79	1,788.04	2,015.25	1,844.84

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	24.00	21.00	34.50	31.50	48.00	45.00
25-29	25.50	24.00	37.50	34.50	52.50	48.00
30-34	27.00	25.50	40.50	37.50	55.50	52.50
35-39	30.00	28.50	43.50	40.50	60.00	55.50
40-44	31.50	30.00	48.00	43.50	64.50	60.00
45	31.50	30.00	48.00	43.50	64.50	60.00
46	33.00	30.00	48.00	43.50	66.00	61.50
47	33.00	31.50	49.50	45.00	67.50	63.00
48	33.00	31.50	49.50	45.00	69.00	64.50
49	34.50	33.00	51.00	46.50	69.00	64.50
50	34.50	33.00	52.50	48.00	70.50	66.00
51	36.00	34.50	54.00	49.50	72.00	66.00
52	37.50	34.50	55.50	51.00	73.50	69.00
53	39.00	36.00	58.50	54.00	76.50	72.00
54	40.50	37.50	61.50	57.00	79.50	75.00
55	42.00	40.50	66.00	61.50	84.00	78.00
56	45.00	42.00	70.50	66.00	88.50	82.50
57	49.50	45.00	75.00	70.50	94.50	87.00
58	51.00	48.00	81.00	76.50	99.00	93.00
59	55.50	52.50	87.00	82.50	105.00	99.00
60	58.50	54.00	91.50	87.00	111.00	105.00
61	64.50	58.50	99.00	94.50	120.00	111.00
62	69.00	64.50	105.00	100.50	127.50	120.00
63	75.00	69.00	111.00	105.00	136.50	129.00
64	79.50	73.50	117.00	111.00	145.50	138.00
65	85.50	79.50	123.00	115.50	156.00	147.00
66	90.00	84.00	126.00	118.50	162.00	153.00
67	94.50	88.50	132.00	124.50	168.00	159.00
68	102.00	94.50	142.50	133.50	175.50	165.00
69	108.00	102.00	153.00	144.00	184.50	172.50
70	117.00	108.00	166.50	157.50	193.50	180.00
71	123.00	115.50	178.50	168.00	201.00	186.00
72	130.50	121.50	189.00	177.00	210.00	195.00
73	138.00	129.00	199.50	187.50	217.50	202.50
74	145.50	136.50	208.50	195.00	226.50	211.50
75	154.50	142.50	216.00	202.50	234.00	220.50
76	160.50	148.50	223.50	208.50	241.50	228.00
77	168.00	156.00	232.50	217.50	249.00	235.50
78	172.50	160.50	237.00	222.00	253.50	240.00
79	174.00	163.50	241.50	226.50	256.50	241.50
80	177.00	165.00	244.50	229.50	258.00	243.00
81	192.00	180.00	264.00	249.00	276.00	261.00
82	208.50	196.50	286.50	271.50	298.50	280.50
83	229.50	216.00	313.50	295.50	322.50	303.00
84	253.50	237.00	343.50	324.00	349.50	330.00
85	276.00	259.50	375.00	354.00	381.00	360.00
86	301.50	282.00	408.00	385.50	415.50	391.50
87	328.50	307.50	445.50	420.00	453.00	427.50
88	358.50	334.50	486.00	457.50	493.50	466.50
89	390.00	364.50	529.50	499.50	538.50	508.50
90	426.00	397.50	577.50	544.50	586.50	553.50
91	463.50	433.50	628.50	592.50	639.00	603.00
92	505.50	472.50	685.50	646.50	697.50	657.00
93	550.50	516.00	747.00	705.00	760.50	717.00
94	600.00	562.50	814.50	768.00	828.00	781.50

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	16.78	16.78	25.82	23.24	34.86	33.57
25-29	18.07	18.07	27.11	25.82	38.73	36.15
30-34	20.66	18.07	29.69	27.11	41.31	38.73
35-39	21.95	20.66	32.28	29.69	45.19	41.31
40-44	23.24	21.95	34.86	32.28	47.77	45.19
45	23.24	21.95	34.86	32.28	47.77	45.19
46	24.53	21.95	34.86	32.28	49.06	46.48
47	24.53	23.24	36.15	33.57	50.35	46.48
48	24.53	23.24	37.44	33.57	50.35	47.77
49	25.82	23.24	37.44	34.86	51.64	47.77
50	25.82	23.24	38.73	34.86	51.64	49.06
51	25.82	24.53	38.73	36.15	52.93	49.06
52	27.11	24.53	40.02	37.44	55.51	51.64
53	28.40	25.82	42.60	40.02	56.80	52.93
54	29.69	27.11	45.19	42.60	59.39	55.51
55	30.98	29.69	47.77	45.19	60.68	56.80
56	33.57	30.98	50.35	47.77	64.55	60.68
57	34.86	32.28	54.22	50.35	68.42	63.26
58	37.44	34.86	58.10	54.22	72.30	67.13
59	40.02	37.44	63.26	59.39	77.46	71.01
60	43.89	40.02	67.13	63.26	82.62	76.17
61	46.48	42.60	72.30	67.13	87.79	81.33
62	50.35	46.48	77.46	72.30	92.95	87.79
63	54.22	50.35	81.33	77.46	99.41	92.95
64	58.10	54.22	86.50	81.33	107.15	99.41
65	61.97	58.10	91.66	85.21	113.61	104.57
66	64.55	60.68	94.24	87.79	116.19	108.44
67	68.42	63.26	99.41	92.95	121.35	112.32
68	73.59	68.42	105.86	99.41	127.81	118.77
69	78.75	73.59	113.61	105.86	134.26	123.94
70	83.92	78.75	122.65	114.90	140.72	130.39
71	89.08	83.92	131.68	121.35	147.17	135.56
72	95.53	89.08	138.14	129.10	153.63	142.01
73	101.99	94.24	144.59	134.26	160.08	148.47
74	107.15	99.41	151.05	140.72	166.54	154.92
75	112.32	104.57	157.50	145.88	172.99	160.08
76	117.48	108.44	162.67	151.05	178.16	165.25
77	123.94	114.90	169.12	157.50	183.32	171.70
78	127.81	117.48	174.29	161.38	187.20	174.29
79	130.39	121.35	176.87	165.25	189.78	176.87
80	131.68	122.65	179.45	167.83	191.07	178.16
81	143.30	134.26	194.94	182.03	205.27	191.07
82	157.50	145.88	211.72	197.52	220.76	206.56
83	172.99	161.38	231.09	215.60	240.13	223.34
84	191.07	178.16	253.04	237.54	260.78	244.00
85	209.14	193.65	276.27	258.20	284.02	265.95
86	227.22	211.72	300.80	281.44	309.84	289.18
87	247.87	231.09	327.91	307.26	336.95	315.00
88	269.82	251.75	357.61	334.37	367.94	343.41
89	294.35	273.69	389.88	365.35	400.21	374.39
90	321.46	298.22	424.74	397.63	436.36	407.96
91	349.86	325.33	463.47	433.78	476.38	445.40
92	382.14	355.03	504.78	472.51	518.98	485.42
93	415.70	387.30	549.97	515.11	565.46	529.31
94	453.14	422.16	600.32	561.59	615.81	577.08

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	14.20	12.91	21.95	20.66	29.69	28.40
25-29	15.49	14.20	23.24	21.95	32.28	30.98
30-34	16.78	15.49	24.53	23.24	34.86	33.57
35-39	18.07	16.78	27.11	25.82	37.44	34.86
40-44	19.37	18.07	28.40	27.11	41.31	38.73
45	19.37	18.07	28.40	27.11	41.31	38.73
46	19.37	18.07	29.69	28.40	41.31	38.73
47	20.66	18.07	29.69	28.40	42.60	40.02
48	20.66	18.07	29.69	28.40	42.60	41.31
49	20.66	18.07	30.98	28.40	42.60	41.31
50	20.66	19.37	30.98	29.69	43.89	41.31
51	21.95	19.37	32.28	29.69	45.19	41.31
52	21.95	20.66	33.57	30.98	45.19	42.60
53	23.24	21.95	34.86	32.28	46.48	43.89
54	24.53	21.95	36.15	33.57	49.06	45.19
55	25.82	24.53	38.73	36.15	50.35	46.48
56	27.11	24.53	41.31	38.73	52.93	49.06
57	28.40	27.11	45.19	41.31	56.80	51.64
58	30.98	28.40	47.77	43.89	59.39	54.22
59	33.57	30.98	50.35	46.48	63.26	58.10
60	36.15	32.28	55.51	50.35	68.42	61.97
61	38.73	36.15	59.39	54.22	72.30	67.13
62	42.60	38.73	64.55	59.39	77.46	71.01
63	45.19	41.31	68.42	63.26	82.62	74.88
64	47.77	43.89	72.30	68.42	86.50	80.04
65	50.35	46.48	78.75	72.30	91.66	83.92
66	52.93	49.06	80.04	74.88	94.24	86.50
67	55.51	51.64	83.92	77.46	98.12	89.08
68	60.68	55.51	90.37	82.62	103.28	94.24
69	64.55	59.39	95.53	87.79	109.74	99.41
70	68.42	63.26	101.99	94.24	116.19	105.86
71	73.59	68.42	107.15	99.41	120.06	111.03
72	78.75	72.30	113.61	104.57	126.52	117.48
73	83.92	77.46	118.77	108.44	132.97	121.35
74	87.79	81.33	123.94	113.61	138.14	126.52
75	92.95	86.50	129.10	117.48	143.30	131.68
76	98.12	90.37	132.97	122.65	147.17	135.56
77	103.28	94.24	139.43	127.81	152.34	140.72
78	107.15	98.12	143.30	131.68	156.21	143.30
79	109.74	101.99	145.88	134.26	158.79	145.88
80	112.32	103.28	148.47	136.85	160.08	147.17
81	122.65	112.32	161.38	149.76	171.70	158.79
82	134.26	123.94	176.87	162.67	185.90	171.70
83	148.47	136.85	192.36	178.16	202.69	185.90
84	165.25	152.34	210.43	194.94	220.76	202.69
85	179.45	165.25	229.80	213.02	240.13	220.76
86	196.23	180.74	250.45	232.38	262.07	241.42
87	214.31	196.23	273.69	253.04	285.31	263.36
88	232.38	214.31	298.22	276.27	311.13	286.60
89	254.33	233.67	324.04	300.80	339.53	312.42
90	276.27	254.33	353.73	327.91	369.23	340.82
91	302.09	277.57	386.01	356.32	402.79	370.52
92	329.21	302.09	419.58	388.59	438.94	404.08
93	358.90	330.50	457.01	423.45	478.96	440.23
94	391.17	360.19	499.62	462.18	521.56	480.25

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	12.91	11.62	18.07	16.78	25.82	24.53
25-29	14.20	12.91	20.66	18.07	28.40	25.82
30-34	14.20	14.20	21.95	20.66	30.98	28.40
35-39	15.49	14.20	23.24	21.95	33.57	30.98
40-44	16.78	15.49	25.82	23.24	34.86	33.57
45	16.78	15.49	25.82	23.24	34.86	33.57
46	18.07	16.78	25.82	24.53	36.15	33.57
47	19.37	16.78	25.82	24.53	37.44	33.57
48	19.37	16.78	25.82	24.53	37.44	34.86
49	19.37	16.78	27.11	24.53	37.44	34.86
50	20.66	16.78	27.11	25.82	38.73	34.86
51	20.66	18.07	28.40	25.82	38.73	36.15
52	21.95	18.07	29.69	27.11	40.02	37.44
53	21.95	18.07	30.98	28.40	41.31	37.44
54	21.95	19.37	32.28	29.69	42.60	38.73
55	24.53	20.66	34.86	32.28	45.19	40.02
56	25.82	21.95	36.15	33.57	46.48	42.60
57	27.11	23.24	38.73	36.15	49.06	45.19
58	29.69	24.53	42.60	38.73	52.93	46.48
59	32.28	27.11	45.19	41.31	55.51	50.35
60	34.86	29.69	47.77	43.89	59.39	54.22
61	36.15	32.28	52.93	46.48	64.55	58.10
62	40.02	33.57	56.80	50.35	67.13	60.68
63	42.60	37.44	59.39	54.22	72.30	65.84
64	45.19	38.73	64.55	58.10	76.17	68.42
65	49.06	41.31	68.42	61.97	81.33	73.59
66	50.35	43.89	71.01	65.84	82.62	76.17
67	52.93	46.48	74.88	68.42	86.50	77.46
68	56.80	49.06	78.75	72.30	90.37	82.62
69	61.97	52.93	83.92	76.17	95.53	87.79
70	65.84	56.80	89.08	81.33	100.70	91.66
71	69.71	60.68	92.95	85.21	105.86	96.83
72	74.88	64.55	98.12	89.08	111.03	100.70
73	78.75	67.13	103.28	94.24	114.90	105.86
74	83.92	71.01	107.15	98.12	120.06	109.74
75	87.79	74.88	112.32	101.99	123.94	113.61
76	91.66	78.75	116.19	105.86	127.81	117.48
77	96.83	82.62	121.35	111.03	132.97	121.35
78	100.70	86.50	123.94	113.61	135.56	123.94
79	103.28	89.08	126.52	116.19	136.85	125.23
80	105.86	91.66	129.10	118.77	138.14	126.52
81	116.19	99.41	139.43	129.10	148.47	135.56
82	127.81	109.74	152.34	139.43	160.08	147.17
83	140.72	121.35	166.54	152.34	174.29	158.79
84	156.21	134.26	182.03	167.83	188.49	172.99
85	170.41	145.88	198.81	183.32	205.27	188.49
86	184.61	158.79	215.60	198.81	224.63	205.27
87	201.40	172.99	234.96	216.89	245.29	224.63
88	219.47	188.49	256.91	236.25	267.24	244.00
89	238.84	205.27	280.15	258.20	290.48	265.95
90	260.78	224.63	304.68	281.44	317.59	290.48
91	284.02	245.29	333.08	307.26	345.99	316.30
92	309.84	267.24	362.77	334.37	376.97	344.70
93	336.95	290.48	395.05	364.06	410.54	375.68
94	367.94	317.59	431.19	397.63	447.98	410.54

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	10.33	9.04	14.20	12.91	20.66	18.07
25-29	11.62	10.33	15.49	14.20	21.95	20.66
30-34	12.91	10.33	16.78	15.49	24.53	21.95
35-39	12.91	11.62	18.07	16.78	25.82	23.24
40-44	14.20	12.91	19.37	18.07	28.40	24.53
45	14.20	12.91	19.37	18.07	28.40	24.53
46	14.20	12.91	20.66	18.07	28.40	25.82
47	14.20	12.91	20.66	18.07	28.40	25.82
48	14.20	12.91	20.66	18.07	29.69	25.82
49	15.49	14.20	20.66	18.07	29.69	25.82
50	15.49	14.20	21.95	19.37	29.69	27.11
51	15.49	14.20	21.95	20.66	29.69	27.11
52	15.49	14.20	21.95	20.66	30.98	28.40
53	16.78	14.20	24.53	21.95	32.28	29.69
54	16.78	15.49	25.82	23.24	33.57	29.69
55	18.07	16.78	27.11	24.53	34.86	32.28
56	18.07	16.78	28.40	25.82	36.15	32.28
57	20.66	18.07	30.98	28.40	38.73	34.86
58	21.95	19.37	33.57	30.98	41.31	37.44
59	24.53	21.95	34.86	32.28	43.89	38.73
60	25.82	23.24	38.73	34.86	46.48	42.60
61	28.40	25.82	40.02	36.15	50.35	45.19
62	30.98	28.40	43.89	38.73	52.93	47.77
63	32.28	29.69	46.48	42.60	56.80	51.64
64	34.86	32.28	50.35	45.19	59.39	54.22
65	37.44	33.57	54.22	49.06	64.55	58.10
66	38.73	36.15	56.80	51.64	64.55	59.39
67	40.02	37.44	59.39	52.93	68.42	61.97
68	42.60	40.02	61.97	55.51	71.01	64.55
69	46.48	42.60	65.84	59.39	74.88	68.42
70	50.35	45.19	68.42	63.26	78.75	71.01
71	52.93	49.06	72.30	64.55	82.62	74.88
72	56.80	51.64	76.17	68.42	86.50	77.46
73	59.39	54.22	80.04	72.30	89.08	81.33
74	61.97	56.80	83.92	76.17	92.95	85.21
75	65.84	59.39	87.79	80.04	95.53	87.79
76	68.42	61.97	90.37	82.62	99.41	90.37
77	72.30	64.55	94.24	86.50	101.99	92.95
78	74.88	68.42	96.83	87.79	103.28	94.24
79	77.46	69.71	98.12	89.08	104.57	95.53
80	80.04	72.30	99.41	90.37	104.57	95.53
81	87.79	80.04	107.15	96.83	112.32	101.99
82	95.53	87.79	116.19	105.86	121.35	109.74
83	105.86	96.83	126.52	114.90	130.39	118.77
84	116.19	107.15	138.14	126.52	142.01	129.10
85	126.52	116.19	151.05	136.85	154.92	140.72
86	138.14	127.81	165.25	149.76	169.12	152.34
87	151.05	139.43	179.45	162.67	184.61	166.54
88	165.25	151.05	196.23	178.16	201.40	182.03
89	179.45	165.25	213.02	193.65	218.18	197.52
90	196.23	179.45	232.38	211.72	238.84	215.60
91	213.02	196.23	254.33	231.09	259.49	234.96
92	232.38	214.31	276.27	251.75	282.73	256.91
93	254.33	232.38	300.80	273.69	308.55	278.86
94	276.27	254.33	327.91	298.22	336.95	304.68

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
4,380 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	14.20	12.91	20.66	19.37	28.40	27.11
25-29	14.20	14.20	21.95	20.66	30.98	29.69
30-34	16.78	15.49	24.53	21.95	33.57	30.98
35-39	18.07	16.78	25.82	24.53	36.15	33.57
40-44	19.37	18.07	28.40	25.82	38.73	37.44
45	19.37	18.07	28.40	25.82	38.73	37.44
46	19.37	18.07	28.40	25.82	40.02	37.44
47	19.37	18.07	29.69	27.11	40.02	37.44
48	20.66	18.07	29.69	27.11	41.31	38.73
49	20.66	19.37	30.98	28.40	41.31	38.73
50	20.66	19.37	30.98	28.40	42.60	40.02
51	20.66	19.37	32.28	29.69	42.60	40.02
52	21.95	20.66	32.28	30.98	45.19	41.31
53	21.95	20.66	34.86	32.28	45.19	42.60
54	23.24	21.95	36.15	33.57	47.77	45.19
55	25.82	23.24	38.73	37.44	49.06	46.48
56	27.11	25.82	41.31	38.73	51.64	49.06
57	28.40	25.82	43.89	41.31	55.51	51.64
58	30.98	28.40	47.77	43.89	58.10	54.22
59	32.28	30.98	51.64	47.77	61.97	58.10
60	34.86	32.28	54.22	51.64	67.13	61.97
61	37.44	34.86	58.10	54.22	71.01	65.84
62	41.31	37.44	63.26	58.10	76.17	71.01
63	43.89	40.02	65.84	61.97	81.33	74.88
64	47.77	43.89	69.71	65.84	86.50	80.04
65	50.35	46.48	74.88	69.71	91.66	85.21
66	52.93	49.06	76.17	71.01	94.24	87.79
67	55.51	51.64	80.04	74.88	98.12	91.66
68	59.39	55.51	86.50	80.04	103.28	96.83
69	63.26	59.39	92.95	86.50	108.44	100.70
70	68.42	63.26	99.41	92.95	113.61	105.86
71	72.30	67.13	105.86	98.12	118.77	109.74
72	77.46	72.30	112.32	104.57	123.94	114.90
73	82.62	76.17	117.48	108.44	129.10	120.06
74	86.50	80.04	122.65	113.61	134.26	125.23
75	91.66	83.92	127.81	118.77	139.43	130.39
76	95.53	87.79	131.68	122.65	143.30	134.26
77	100.70	92.95	136.85	127.81	148.47	138.14
78	103.28	95.53	140.72	130.39	151.05	142.01
79	105.86	98.12	143.30	134.26	153.63	143.30
80	107.15	99.41	145.88	135.56	154.92	144.59
81	116.19	108.44	157.50	147.17	166.54	154.92
82	127.81	118.77	171.70	160.08	179.45	167.83
83	139.43	130.39	187.20	175.58	193.65	180.74
84	154.92	144.59	205.27	192.36	210.43	197.52
85	169.12	157.50	223.34	209.14	229.80	215.60
86	184.61	171.70	244.00	228.51	250.45	234.96
87	201.40	187.20	265.95	249.16	273.69	255.62
88	219.47	203.98	289.18	271.11	298.22	278.86
89	238.84	222.05	316.30	295.64	324.04	303.39
90	260.78	242.71	344.70	321.46	353.73	330.50
91	284.02	263.36	375.68	351.15	386.01	360.19
92	309.84	287.89	409.25	382.14	419.58	393.76
93	336.95	313.71	445.40	416.99	458.31	428.61
94	367.94	342.12	486.71	454.43	499.62	467.34

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	11.62	10.33	18.07	16.78	24.53	23.24
25-29	12.91	11.62	18.07	18.07	27.11	25.82
30-34	14.20	12.91	20.66	19.37	28.40	27.11
35-39	14.20	12.91	21.95	20.66	30.98	28.40
40-44	16.78	14.20	23.24	21.95	33.57	30.98
45	16.78	14.20	23.24	21.95	33.57	30.98
46	16.78	14.20	23.24	23.24	33.57	32.28
47	16.78	14.20	24.53	23.24	34.86	32.28
48	16.78	14.20	24.53	23.24	34.86	33.57
49	16.78	14.20	25.82	23.24	34.86	33.57
50	16.78	15.49	25.82	24.53	36.15	33.57
51	18.07	15.49	25.82	24.53	37.44	33.57
52	18.07	16.78	27.11	25.82	37.44	34.86
53	19.37	18.07	28.40	27.11	38.73	36.15
54	20.66	18.07	29.69	28.40	40.02	37.44
55	20.66	19.37	32.28	29.69	41.31	37.44
56	21.95	20.66	33.57	32.28	43.89	40.02
57	23.24	21.95	37.44	33.57	46.48	42.60
58	25.82	23.24	38.73	36.15	49.06	43.89
59	27.11	25.82	41.31	38.73	51.64	47.77
60	29.69	27.11	45.19	41.31	55.51	50.35
61	32.28	29.69	49.06	43.89	59.39	54.22
62	34.86	32.28	52.93	49.06	63.26	58.10
63	37.44	33.57	56.80	51.64	67.13	60.68
64	38.73	36.15	59.39	55.51	71.01	64.55
65	41.31	37.44	64.55	59.39	74.88	68.42
66	43.89	40.02	65.84	61.97	77.46	71.01
67	46.48	41.31	68.42	64.55	80.04	73.59
68	49.06	45.19	73.59	68.42	85.21	77.46
69	52.93	47.77	77.46	72.30	89.08	81.33
70	56.80	51.64	83.92	76.17	94.24	86.50
71	60.68	55.51	87.79	81.33	98.12	90.37
72	64.55	59.39	92.95	85.21	103.28	95.53
73	68.42	63.26	96.83	89.08	108.44	99.41
74	72.30	65.84	100.70	92.95	112.32	103.28
75	76.17	69.71	104.57	96.83	116.19	107.15
76	80.04	73.59	109.74	100.70	120.06	111.03
77	83.92	77.46	113.61	104.57	125.23	114.90
78	87.79	80.04	117.48	107.15	127.81	117.48
79	90.37	82.62	118.77	109.74	129.10	118.77
80	91.66	83.92	121.35	112.32	130.39	120.06
81	100.70	92.95	131.68	122.65	140.72	130.39
82	109.74	101.99	144.59	132.97	152.34	140.72
83	121.35	112.32	157.50	145.88	165.25	152.34
84	135.56	123.94	172.99	160.08	179.45	165.25
85	147.17	135.56	188.49	174.29	196.23	180.74
86	160.08	147.17	205.27	189.78	214.31	197.52
87	174.29	161.38	223.34	206.56	232.38	215.60
88	189.78	175.58	242.71	225.93	254.33	233.67
89	207.85	191.07	264.66	245.29	277.57	255.62
90	225.93	207.85	289.18	267.24	302.09	277.57
91	246.58	227.22	315.00	291.77	329.21	303.39
92	268.53	247.87	343.41	317.59	358.90	330.50
93	293.06	269.82	374.39	345.99	391.17	360.19
94	320.17	294.35	407.96	378.26	426.03	392.46

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	10.33	10.33	15.49	14.20	23.24	21.95
25-29	11.62	10.33	18.07	15.49	24.53	23.24
30-34	12.91	11.62	18.07	18.07	27.11	24.53
35-39	14.20	12.91	20.66	18.07	29.69	27.11
40-44	14.20	14.20	21.95	20.66	30.98	29.69
45	14.20	14.20	21.95	20.66	30.98	29.69
46	15.49	14.20	21.95	20.66	30.98	29.69
47	15.49	14.20	23.24	21.95	32.28	29.69
48	15.49	14.20	23.24	21.95	32.28	29.69
49	15.49	14.20	23.24	21.95	33.57	29.69
50	16.78	14.20	24.53	21.95	33.57	30.98
51	16.78	14.20	24.53	21.95	33.57	30.98
52	18.07	15.49	25.82	23.24	34.86	32.28
53	18.07	15.49	27.11	24.53	36.15	33.57
54	19.37	16.78	28.40	25.82	37.44	33.57
55	19.37	18.07	29.69	27.11	38.73	34.86
56	20.66	19.37	32.28	29.69	40.02	37.44
57	21.95	20.66	33.57	30.98	42.60	40.02
58	25.82	21.95	37.44	33.57	45.19	41.31
59	25.82	23.24	40.02	36.15	49.06	43.89
60	27.11	25.82	41.31	37.44	51.64	46.48
61	29.69	27.11	45.19	41.31	55.51	50.35
62	33.57	29.69	49.06	43.89	58.10	52.93
63	34.86	32.28	51.64	47.77	63.26	56.80
64	37.44	33.57	55.51	50.35	65.84	60.68
65	40.02	36.15	59.39	54.22	71.01	64.55
66	41.31	37.44	61.97	56.80	72.30	65.84
67	43.89	40.02	64.55	59.39	74.88	68.42
68	46.48	42.60	68.42	63.26	78.75	72.30
69	50.35	45.19	72.30	65.84	82.62	76.17
70	52.93	49.06	77.46	71.01	87.79	80.04
71	56.80	52.93	81.33	74.88	91.66	83.92
72	60.68	55.51	85.21	77.46	96.83	87.79
73	64.55	59.39	90.37	81.33	99.41	91.66
74	68.42	61.97	92.95	85.21	104.57	95.53
75	72.30	65.84	98.12	89.08	108.44	99.41
76	76.17	68.42	100.70	92.95	111.03	101.99
77	80.04	72.30	105.86	96.83	114.90	105.86
78	82.62	74.88	108.44	99.41	117.48	108.44
79	85.21	77.46	111.03	101.99	118.77	109.74
80	87.79	78.75	112.32	103.28	120.06	109.74
81	95.53	86.50	121.35	112.32	129.10	118.77
82	104.57	95.53	132.97	121.35	139.43	127.81
83	114.90	104.57	144.59	132.97	151.05	138.14
84	127.81	116.19	158.79	145.88	163.96	151.05
85	139.43	126.52	172.99	158.79	179.45	163.96
86	152.34	138.14	188.49	172.99	194.94	179.45
87	166.54	151.05	205.27	188.49	213.02	194.94
88	180.74	163.96	223.34	206.56	232.38	213.02
89	197.52	179.45	244.00	224.63	253.04	232.38
90	215.60	194.94	265.95	245.29	276.27	253.04
91	234.96	213.02	289.18	267.24	300.80	274.98
92	255.62	232.38	315.00	290.48	327.91	300.80
93	278.86	253.04	343.41	317.59	357.61	327.91
94	303.39	276.27	374.39	345.99	389.88	356.32

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	9.04	9.04	12.91	11.62	19.37	16.78
25-29	10.33	9.04	14.20	12.91	20.66	18.07
30-34	11.62	10.33	15.49	14.20	21.95	19.37
35-39	11.62	10.33	16.78	15.49	23.24	20.66
40-44	12.91	11.62	18.07	16.78	25.82	23.24
45	12.91	11.62	18.07	16.78	25.82	23.24
46	12.91	11.62	18.07	16.78	25.82	23.24
47	12.91	11.62	19.37	16.78	25.82	23.24
48	12.91	11.62	19.37	16.78	27.11	24.53
49	14.20	12.91	19.37	16.78	27.11	24.53
50	14.20	12.91	20.66	18.07	28.40	25.82
51	14.20	12.91	20.66	18.07	28.40	25.82
52	14.20	12.91	20.66	19.37	28.40	25.82
53	15.49	14.20	21.95	20.66	29.69	27.11
54	15.49	14.20	23.24	21.95	30.98	28.40
55	16.78	15.49	25.82	23.24	32.28	29.69
56	16.78	15.49	25.82	24.53	33.57	29.69
57	19.37	16.78	29.69	25.82	36.15	32.28
58	20.66	18.07	29.69	28.40	38.73	34.86
59	21.95	19.37	32.28	29.69	40.02	36.15
60	23.24	21.95	34.86	32.28	42.60	38.73
61	25.82	23.24	37.44	33.57	46.48	42.60
62	28.40	25.82	40.02	36.15	49.06	43.89
63	29.69	27.11	43.89	38.73	52.93	47.77
64	32.28	29.69	46.48	42.60	55.51	50.35
65	33.57	30.98	50.35	45.19	59.39	52.93
66	36.15	33.57	51.64	47.77	60.68	54.22
67	37.44	33.57	54.22	49.06	61.97	58.10
68	40.02	36.15	56.80	51.64	65.84	59.39
69	42.60	38.73	60.68	54.22	69.71	63.26
70	46.48	42.60	63.26	58.10	72.30	65.84
71	49.06	45.19	65.84	60.68	76.17	68.42
72	51.64	47.77	69.71	63.26	80.04	71.01
73	54.22	50.35	73.59	67.13	82.62	74.88
74	58.10	52.93	77.46	69.71	85.21	77.46
75	60.68	54.22	81.33	73.59	87.79	81.33
76	63.26	56.80	83.92	76.17	91.66	83.92
77	65.84	59.39	87.79	78.75	94.24	86.50
78	69.71	61.97	89.08	81.33	95.53	87.79
79	71.01	64.55	90.37	82.62	96.83	87.79
80	73.59	67.13	91.66	83.92	96.83	87.79
81	80.04	73.59	99.41	90.37	104.57	94.24
82	89.08	81.33	107.15	98.12	112.32	100.70
83	96.83	89.08	116.19	105.86	121.35	109.74
84	107.15	98.12	127.81	116.19	131.68	118.77
85	117.48	107.15	139.43	126.52	143.30	129.10
86	127.81	117.48	152.34	138.14	156.21	140.72
87	139.43	127.81	165.25	151.05	170.41	153.63
88	152.34	139.43	180.74	163.96	185.90	167.83
89	165.25	152.34	197.52	178.16	201.40	182.03
90	180.74	166.54	214.31	194.94	219.47	198.81
91	197.52	180.74	233.67	213.02	240.13	216.89
92	214.31	197.52	255.62	232.38	262.07	236.25
93	233.67	215.60	277.57	253.04	285.31	258.20
94	255.62	233.67	303.39	274.98	309.84	281.44

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	9.04	7.75	12.91	11.62	18.07	16.78
25-29	9.04	9.04	14.20	12.91	19.37	18.07
30-34	10.33	9.04	14.20	14.20	20.66	19.37
35-39	10.33	10.33	15.49	14.20	21.95	20.66
40-44	11.62	10.33	16.78	15.49	23.24	21.95
45	11.62	10.33	16.78	15.49	23.24	21.95
46	12.91	10.33	18.07	15.49	24.53	23.24
47	12.91	11.62	18.07	16.78	25.82	23.24
48	12.91	11.62	18.07	16.78	25.82	23.24
49	12.91	11.62	18.07	16.78	25.82	23.24
50	14.20	11.62	18.07	18.07	25.82	23.24
51	14.20	11.62	19.37	18.07	25.82	24.53
52	14.20	11.62	19.37	18.07	27.11	25.82
53	14.20	12.91	20.66	19.37	28.40	25.82
54	15.49	12.91	21.95	20.66	28.40	25.82
55	16.78	14.20	23.24	21.95	29.69	27.11
56	16.78	14.20	24.53	23.24	30.98	28.40
57	18.07	15.49	25.82	24.53	33.57	30.98
58	19.37	16.78	28.40	25.82	34.86	32.28
59	21.95	18.07	30.98	28.40	37.44	33.57
60	23.24	19.37	32.28	29.69	40.02	36.15
61	24.53	21.95	34.86	32.28	42.60	38.73
62	27.11	23.24	37.44	33.57	45.19	41.31
63	28.40	24.53	40.02	37.44	49.06	43.89
64	30.98	25.82	43.89	40.02	51.64	46.48
65	33.57	28.40	46.48	42.60	54.22	50.35
66	34.86	29.69	47.77	43.89	55.51	50.35
67	36.15	30.98	50.35	46.48	58.10	52.93
68	38.73	33.57	52.93	49.06	60.68	55.51
69	41.31	34.86	56.80	51.64	64.55	59.39
70	43.89	38.73	59.39	54.22	68.42	61.97
71	47.77	40.02	63.26	58.10	71.01	64.55
72	50.35	43.89	65.84	60.68	74.88	68.42
73	52.93	45.19	69.71	63.26	77.46	71.01
74	56.80	47.77	72.30	65.84	81.33	74.88
75	59.39	50.35	76.17	69.71	83.92	77.46
76	61.97	52.93	78.75	71.01	86.50	78.75
77	65.84	55.51	81.33	74.88	89.08	82.62
78	68.42	58.10	83.92	77.46	91.66	83.92
79	69.71	59.39	85.21	78.75	92.95	85.21
80	71.01	61.97	87.79	80.04	92.95	85.21
81	78.75	67.13	94.24	86.50	100.70	91.66
82	86.50	73.59	103.28	94.24	108.44	99.41
83	95.53	81.33	112.32	103.28	117.48	107.15
84	104.57	90.37	122.65	113.61	127.81	116.19
85	114.90	98.12	134.26	123.94	139.43	127.81
86	125.23	107.15	145.88	134.26	151.05	139.43
87	135.56	117.48	158.79	147.17	165.25	151.05
88	148.47	127.81	172.99	160.08	180.74	165.25
89	161.38	139.43	188.49	174.29	196.23	179.45
90	175.58	151.05	205.27	189.78	214.31	196.23
91	192.36	165.25	224.63	207.85	233.67	214.31
92	209.14	180.74	245.29	225.93	254.33	232.38
93	227.22	196.23	267.24	246.58	277.57	254.33
94	247.87	214.31	290.48	268.53	302.09	276.27

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18-24	102.00	93.00	151.50	136.50	207.00	193.50
25-29	108.00	103.50	163.50	150.00	225.00	208.50
30-34	118.50	109.50	175.50	162.00	240.00	226.50
35-39	127.50	121.50	190.50	174.00	259.50	241.50
40-44	136.50	129.00	207.00	189.00	280.50	261.00
45	136.50	129.00	207.00	189.00	280.50	261.00
46	142.50	132.00	210.00	190.50	285.00	267.00
47	144.00	135.00	213.00	193.50	292.50	273.00
48	144.00	136.50	216.00	196.50	297.00	277.50
49	147.00	141.00	220.50	199.50	298.50	279.00
50	151.50	141.00	226.50	207.00	304.50	285.00
51	154.50	147.00	232.50	213.00	310.50	288.00
52	162.00	151.50	241.50	220.50	319.50	300.00
53	166.50	156.00	253.50	234.00	333.00	312.00
54	175.50	163.50	268.50	249.00	345.00	324.00
55	183.00	174.00	286.50	267.00	363.00	339.00
56	196.50	183.00	306.00	286.50	384.00	358.50
57	213.00	196.50	325.50	306.00	408.00	378.00
58	220.50	208.50	349.50	331.50	430.50	403.50
59	241.50	226.50	375.00	355.50	456.00	427.50
60	255.00	235.50	397.50	378.00	483.00	453.00
61	277.50	255.00	429.00	409.50	517.50	483.00
62	298.50	277.50	456.00	433.50	552.00	517.50
63	322.50	300.00	481.50	456.00	591.00	556.50
64	343.50	319.50	505.50	480.00	630.00	595.50
65	372.00	345.00	532.50	501.00	673.50	637.50
66	399.00	373.50	559.50	525.00	718.50	679.50
67	432.00	406.50	604.50	567.00	768.00	726.00
68	477.00	445.50	667.50	628.50	826.50	778.50
69	523.50	492.00	744.00	699.00	894.00	838.50
70	582.00	541.50	834.00	784.50	966.00	900.00
71	634.50	594.00	922.50	867.00	1,036.50	963.00
72	697.50	652.50	1,012.50	949.50	1,122.00	1,042.50
73	768.00	717.00	1,105.50	1,036.50	1,207.50	1,123.50
74	840.00	783.00	1,200.00	1,123.50	1,303.50	1,216.50
75	924.00	853.50	1,297.50	1,212.00	1,405.50	1,320.00
76	1,005.00	933.00	1,401.00	1,309.50	1,513.50	1,425.00
77	1,099.50	1,020.00	1,521.00	1,422.00	1,635.00	1,542.00
78	1,183.50	1,101.00	1,635.00	1,530.00	1,746.00	1,648.50
79	1,266.00	1,183.50	1,752.00	1,642.50	1,860.00	1,753.50
80	1,357.50	1,269.00	1,875.00	1,762.50	1,974.00	1,861.50
81	1,471.50	1,378.50	2,025.00	1,909.50	2,119.50	1,998.00
82	1,602.00	1,503.00	2,200.50	2,077.50	2,284.50	2,152.50
83	1,758.00	1,651.50	2,403.00	2,266.50	2,467.50	2,326.50
84	1,941.00	1,819.50	2,635.50	2,485.50	2,680.50	2,529.00
85	2,118.00	1,984.50	2,874.00	2,710.50	2,922.00	2,758.50
86	2,308.50	2,161.50	3,132.00	2,953.50	3,184.50	3,004.50
87	2,517.00	2,355.00	3,415.50	3,219.00	3,471.00	3,276.00
88	2,743.50	2,568.00	3,724.50	3,510.00	3,784.50	3,571.50
89	2,991.00	2,797.50	4,059.00	3,825.00	4,126.50	3,894.00
90	3,261.00	3,051.00	4,423.50	4,170.00	4,498.50	4,242.00
91	3,553.50	3,325.50	4,819.50	4,543.50	4,900.50	4,623.00
92	3,874.50	3,625.50	5,254.50	4,953.00	5,343.00	5,038.50
93	4,222.50	3,954.00	5,727.00	5,400.00	5,826.00	5,494.50
94	4,602.00	4,309.50	6,243.00	5,886.00	6,348.00	5,988.00

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	73.59	71.01	109.74	101.99	152.34	145.88
25-29	78.75	76.17	117.48	109.74	166.54	156.21
30-34	87.79	80.04	129.10	117.48	179.45	167.83
35-39	92.95	89.08	139.43	129.10	194.94	180.74
40-44	101.99	94.24	149.76	139.43	207.85	196.23
45	101.99	94.24	149.76	139.43	207.85	196.23
46	104.57	95.53	152.34	140.72	213.02	200.11
47	105.86	99.41	156.21	144.59	216.89	201.40
48	107.15	99.41	160.08	147.17	219.47	206.56
49	109.74	101.99	162.67	149.76	222.05	206.56
50	111.03	101.99	166.54	152.34	224.63	211.72
51	112.32	104.57	169.12	157.50	229.80	214.31
52	116.19	107.15	174.29	162.67	238.84	223.34
53	121.35	111.03	184.61	171.70	245.29	228.51
54	126.52	118.77	194.94	183.32	255.62	238.84
55	135.56	126.52	207.85	196.23	264.66	247.87
56	143.30	134.26	219.47	205.27	278.86	260.78
57	152.34	140.72	234.96	219.47	295.64	274.98
58	163.96	152.34	253.04	234.96	312.42	291.77
59	174.29	163.96	273.69	256.91	334.37	308.55
60	188.49	172.99	291.77	273.69	356.32	330.50
61	202.69	185.90	312.42	291.77	380.85	352.44
62	218.18	201.40	335.66	312.42	404.08	378.26
63	233.67	216.89	353.73	334.37	432.49	402.79
64	251.75	233.67	375.68	351.15	462.18	429.90
65	268.53	250.45	397.63	370.52	490.58	454.43
66	289.18	268.53	419.58	392.46	518.98	482.83
67	313.71	289.18	453.14	423.45	553.84	515.11
68	347.28	321.46	499.62	466.05	600.32	559.00
69	380.85	355.03	552.55	513.82	649.37	601.61
70	419.58	391.17	613.23	571.91	703.60	653.25
71	462.18	431.19	677.78	628.72	759.11	702.30
72	512.53	476.38	741.03	690.69	821.08	760.40
73	564.17	520.27	804.29	746.20	885.63	822.37
74	618.39	573.20	872.72	808.17	959.21	890.79
75	676.48	624.84	945.01	877.88	1,035.38	961.80
76	738.45	681.65	1,019.89	946.30	1,112.84	1,035.38
77	810.75	751.36	1,107.68	1,030.22	1,204.50	1,123.17
78	877.88	812.04	1,196.76	1,112.84	1,288.42	1,203.21
79	945.01	877.88	1,283.25	1,196.76	1,374.92	1,281.96
80	1,013.44	941.14	1,377.50	1,285.84	1,465.29	1,364.59
81	1,102.51	1,026.35	1,492.40	1,394.28	1,572.44	1,467.87
82	1,207.09	1,121.88	1,622.79	1,518.22	1,696.37	1,585.35
83	1,325.86	1,234.20	1,771.25	1,656.35	1,837.09	1,714.45
84	1,467.87	1,364.59	1,942.96	1,817.73	1,997.18	1,866.79
85	1,600.84	1,488.52	2,117.24	1,980.39	2,175.34	2,034.62
86	1,744.14	1,622.79	2,308.31	2,159.84	2,371.57	2,217.94
87	1,901.64	1,769.96	2,516.16	2,354.78	2,584.58	2,418.04
88	2,072.06	1,928.75	2,742.08	2,566.51	2,816.96	2,634.93
89	2,259.25	2,100.46	2,989.96	2,798.89	3,070.00	2,872.48
90	2,463.23	2,290.23	3,259.78	3,048.05	3,346.27	3,129.38
91	2,683.99	2,496.79	3,552.83	3,323.03	3,648.37	3,412.11
92	2,926.70	2,722.72	3,873.00	3,621.26	3,976.28	3,720.66
93	3,188.77	2,969.30	4,220.28	3,947.88	4,333.89	4,056.32
94	3,476.66	3,235.25	4,601.12	4,304.19	4,722.48	4,422.97

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	60.68	56.80	92.95	87.79	130.39	122.65
25-29	65.84	60.68	99.41	92.95	140.72	132.97
30-34	72.30	65.84	107.15	101.99	151.05	144.59
35-39	77.46	71.01	116.19	109.74	163.96	152.34
40-44	85.21	76.17	123.94	117.48	178.16	166.54
45	85.21	76.17	123.94	117.48	178.16	166.54
46	85.21	76.17	126.52	121.35	179.45	167.83
47	87.79	77.46	129.10	122.65	183.32	171.70
48	89.08	78.75	130.39	123.94	184.61	176.87
49	89.08	78.75	132.97	123.94	184.61	176.87
50	90.37	82.62	135.56	127.81	188.49	179.45
51	92.95	82.62	138.14	130.39	194.94	180.74
52	95.53	87.79	145.88	135.56	196.23	183.32
53	100.70	92.95	152.34	140.72	202.69	189.78
54	105.86	95.53	157.50	147.17	213.02	197.52
55	111.03	104.57	169.12	156.21	218.18	201.40
56	117.48	107.15	180.74	167.83	229.80	211.72
57	123.94	117.48	194.94	179.45	244.00	223.34
58	135.56	123.94	205.27	189.78	256.91	233.67
59	145.88	134.26	219.47	202.69	274.98	250.45
60	154.92	140.72	241.42	219.47	294.35	268.53
61	167.83	154.92	258.20	234.96	312.42	289.18
62	183.32	167.83	277.57	256.91	336.95	307.26
63	194.94	176.87	296.93	273.69	357.61	324.04
64	206.56	189.78	315.00	294.35	375.68	344.70
65	219.47	201.40	339.53	312.42	397.63	362.77
66	236.25	216.89	357.61	333.08	419.58	383.43
67	255.62	234.96	384.72	356.32	447.98	409.25
68	284.02	259.49	423.45	389.88	486.71	442.81
69	312.42	286.60	462.18	426.03	529.31	484.13
70	343.41	316.30	509.95	468.63	578.37	528.02
71	380.85	351.15	555.13	511.24	622.26	574.50
72	420.87	386.01	608.06	556.42	676.48	626.14
73	463.47	427.32	659.70	602.90	734.58	675.19
74	507.36	468.63	712.63	653.25	793.97	730.71
75	559.00	516.40	772.02	707.47	857.22	788.80
76	614.52	565.46	835.28	766.85	924.36	846.90
77	675.19	619.68	911.45	837.86	1,001.82	920.48
78	735.87	676.48	985.03	906.28	1,074.11	986.32
79	796.55	735.87	1,058.62	976.00	1,148.99	1,054.75
80	861.10	791.38	1,139.95	1,050.87	1,227.74	1,127.04
81	941.14	864.97	1,240.65	1,146.41	1,319.40	1,216.12
82	1,032.80	951.47	1,351.68	1,248.40	1,427.85	1,315.53
83	1,138.66	1,048.29	1,475.61	1,364.59	1,550.49	1,427.85
84	1,265.18	1,164.48	1,616.33	1,496.27	1,688.63	1,554.36
85	1,378.79	1,267.76	1,762.22	1,630.53	1,839.68	1,695.08
86	1,504.02	1,383.95	1,921.01	1,779.00	2,004.92	1,848.71
87	1,639.57	1,507.89	2,094.00	1,937.79	2,185.66	2,016.54
88	1,785.45	1,644.73	2,282.49	2,114.66	2,383.19	2,195.99
89	1,946.83	1,793.20	2,486.47	2,304.44	2,598.78	2,392.22
90	2,121.11	1,953.28	2,711.10	2,511.00	2,831.16	2,609.11
91	2,313.47	2,128.86	2,955.10	2,735.63	3,086.78	2,842.78
92	2,522.61	2,319.93	3,218.46	2,980.92	3,364.35	3,098.40
93	2,748.54	2,530.36	3,507.65	3,248.16	3,667.73	3,378.55
94	2,996.41	2,757.58	3,826.52	3,541.21	3,998.23	3,681.93

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 1,095 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	55.51	50.35	78.75	73.59	113.61	105.86
25-29	59.39	55.51	87.79	78.75	122.65	113.61
30-34	61.97	59.39	92.95	87.79	132.97	122.65
35-39	67.13	61.97	101.99	92.95	144.59	132.97
40-44	73.59	67.13	109.74	101.99	152.34	144.59
45	73.59	67.13	109.74	101.99	152.34	144.59
46	80.04	71.01	111.03	104.57	156.21	145.88
47	85.21	72.30	113.61	105.86	161.38	147.17
48	85.21	72.30	113.61	105.86	162.67	149.76
49	85.21	72.30	116.19	107.15	163.96	151.05
50	87.79	73.59	118.77	111.03	166.54	152.34
51	89.08	77.46	121.35	112.32	167.83	154.92
52	92.95	77.46	126.52	117.48	172.99	161.38
53	94.24	78.75	132.97	122.65	178.16	163.96
54	96.83	82.62	140.72	130.39	184.61	169.12
55	104.57	89.08	151.05	138.14	194.94	174.29
56	109.74	94.24	157.50	145.88	201.40	184.61
57	118.77	101.99	169.12	156.21	213.02	196.23
58	126.52	107.15	183.32	167.83	227.22	202.69
59	138.14	117.48	196.23	179.45	241.42	218.18
60	149.76	126.52	207.85	189.78	258.20	233.67
61	157.50	138.14	227.22	202.69	277.57	250.45
62	171.70	145.88	244.00	219.47	291.77	264.66
63	184.61	160.08	258.20	236.25	312.42	284.02
64	197.52	169.12	278.86	253.04	329.21	298.22
65	211.72	180.74	295.64	269.82	351.15	320.17
66	225.93	193.65	317.59	291.77	367.94	336.95
67	244.00	210.43	340.82	313.71	393.76	356.32
68	268.53	229.80	371.81	339.53	424.74	388.59
69	298.22	254.33	405.37	370.52	462.18	423.45
70	327.91	282.73	442.81	405.37	503.49	459.60
71	361.48	311.13	481.54	441.52	544.80	498.33
72	400.21	343.41	525.44	478.96	591.28	540.93
73	437.65	374.39	571.91	521.56	637.75	586.11
74	481.54	411.83	619.68	566.75	690.69	633.88
75	528.02	451.85	673.90	614.52	746.20	682.94
76	575.79	491.87	728.12	664.87	799.13	734.58
77	635.17	543.51	795.26	726.83	870.13	796.55
78	694.56	592.57	855.93	784.93	930.81	853.35
79	750.07	644.21	920.48	845.61	991.49	910.16
80	812.04	698.43	990.20	908.86	1,057.33	969.54
81	890.79	764.27	1,072.82	987.62	1,138.66	1,043.13
82	977.29	840.44	1,167.06	1,072.82	1,229.03	1,125.75
83	1,077.99	926.94	1,272.93	1,170.94	1,332.31	1,220.00
84	1,194.18	1,026.35	1,395.57	1,285.84	1,447.21	1,327.15
85	1,302.62	1,118.01	1,520.80	1,402.03	1,577.60	1,445.92
86	1,417.52	1,218.70	1,656.35	1,527.25	1,720.90	1,576.31
87	1,544.04	1,328.44	1,804.82	1,665.39	1,877.11	1,719.61
88	1,683.46	1,447.21	1,968.78	1,815.15	2,046.24	1,874.53
89	1,833.22	1,577.60	2,145.64	1,979.10	2,229.56	2,042.36
90	1,998.47	1,720.90	2,338.00	2,158.55	2,430.95	2,225.68
91	2,176.63	1,877.11	2,549.73	2,353.49	2,650.42	2,427.08
92	2,374.15	2,046.24	2,779.52	2,563.93	2,889.26	2,645.26
93	2,585.87	2,229.56	3,028.69	2,793.72	3,148.75	2,882.80
94	2,819.54	2,430.95	3,302.38	3,046.76	3,432.77	3,143.59

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Individual
 730 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	43.89	40.02	60.68	56.80	89.08	78.75
25-29	49.06	42.60	65.84	60.68	94.24	87.79
30-34	54.22	46.48	72.30	65.84	104.57	92.95
35-39	56.80	50.35	77.46	71.01	111.03	99.41
40-44	60.68	55.51	85.21	76.17	121.35	107.15
45	60.68	55.51	85.21	76.17	121.35	107.15
46	60.68	56.80	87.79	77.46	122.65	109.74
47	61.97	56.80	89.08	78.75	123.94	111.03
48	61.97	56.80	90.37	80.04	126.52	113.61
49	65.84	59.39	90.37	80.04	126.52	113.61
50	65.84	60.68	94.24	85.21	130.39	117.48
51	65.84	60.68	95.53	87.79	130.39	117.48
52	67.13	61.97	96.83	90.37	134.26	122.65
53	71.01	63.26	105.86	95.53	139.43	126.52
54	73.59	65.84	111.03	100.70	145.88	130.39
55	78.75	72.30	118.77	107.15	151.05	138.14
56	80.04	73.59	123.94	112.32	156.21	140.72
57	89.08	77.46	135.56	122.65	167.83	151.05
58	94.24	82.62	143.30	132.97	179.45	161.38
59	104.57	92.95	152.34	138.14	188.49	169.12
60	111.03	101.99	166.54	149.76	201.40	183.32
61	121.35	109.74	174.29	157.50	216.89	197.52
62	134.26	121.35	188.49	169.12	229.80	207.85
63	140.72	129.10	202.69	183.32	245.29	223.34
64	151.05	138.14	219.47	197.52	258.20	234.96
65	160.08	145.88	234.96	211.72	277.57	250.45
66	171.70	158.79	251.75	228.51	289.18	263.36
67	184.61	169.12	269.82	242.71	311.13	284.02
68	202.69	185.90	291.77	262.07	335.66	304.68
69	224.63	205.27	318.88	287.89	364.06	330.50
70	250.45	227.22	343.41	313.71	393.76	355.03
71	272.40	251.75	371.81	335.66	426.03	386.01
72	302.09	274.98	405.37	367.94	460.89	414.41
73	329.21	300.80	441.52	401.50	495.74	450.56
74	358.90	326.62	482.83	437.65	535.77	488.00
75	393.76	355.03	526.73	477.67	574.50	525.44
76	427.32	387.30	569.33	517.69	620.97	566.75
77	472.51	426.03	619.68	564.17	667.45	610.64
78	515.11	467.34	667.45	605.48	712.63	651.96
79	560.29	508.65	713.92	648.08	759.11	690.69
80	610.64	556.42	761.69	693.27	805.58	732.00
81	668.74	613.23	822.37	746.20	863.68	783.64
82	734.58	675.19	890.79	810.75	930.81	841.73
83	809.46	742.33	969.54	883.04	1,003.11	907.57
84	893.37	819.79	1,062.49	968.25	1,089.60	987.62
85	973.41	894.66	1,159.32	1,052.17	1,189.01	1,075.40
86	1,062.49	976.00	1,263.89	1,147.70	1,294.87	1,170.94
87	1,159.32	1,065.08	1,377.50	1,250.98	1,412.35	1,276.80
88	1,263.89	1,160.61	1,502.72	1,363.30	1,540.16	1,391.70
89	1,377.50	1,265.18	1,636.99	1,485.94	1,675.72	1,516.93
90	1,502.72	1,378.79	1,782.87	1,621.50	1,828.06	1,652.48
91	1,636.99	1,504.02	1,945.54	1,767.38	1,993.30	1,802.24
92	1,782.87	1,639.57	2,119.82	1,927.46	2,171.46	1,966.19
93	1,945.54	1,785.45	2,309.60	2,099.17	2,366.40	2,141.77
94	2,119.82	1,946.83	2,517.45	2,287.65	2,579.42	2,334.13

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 4,380 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	60.68	56.80	89.08	82.62	123.94	117.48
25-29	63.26	60.68	95.53	89.08	134.26	126.52
30-34	71.01	65.84	104.57	95.53	145.88	135.56
35-39	76.17	72.30	112.32	104.57	157.50	145.88
40-44	82.62	76.17	121.35	112.32	167.83	160.08
45	82.62	76.17	121.35	112.32	167.83	160.08
46	83.92	77.46	123.94	113.61	172.99	161.38
47	85.21	80.04	126.52	117.48	174.29	162.67
48	87.79	80.04	129.10	118.77	178.16	167.83
49	89.08	82.62	132.97	121.35	179.45	167.83
50	89.08	82.62	134.26	123.94	183.32	171.70
51	90.37	83.92	138.14	127.81	185.90	174.29
52	94.24	87.79	140.72	132.97	193.65	180.74
53	96.83	89.08	149.76	139.43	197.52	184.61
54	101.99	96.83	157.50	147.17	206.56	193.65
55	111.03	101.99	167.83	160.08	214.31	201.40
56	116.19	109.74	178.16	166.54	224.63	211.72
57	123.94	113.61	189.78	178.16	240.13	223.34
58	132.97	123.94	205.27	189.78	253.04	236.25
59	140.72	132.97	222.05	207.85	269.82	250.45
60	152.34	139.43	236.25	222.05	289.18	268.53
61	163.96	151.05	253.04	236.25	308.55	285.31
62	176.87	162.67	272.40	253.04	327.91	305.97
63	189.78	174.29	286.60	269.82	351.15	325.33
64	205.27	189.78	303.39	284.02	374.39	347.28
65	218.18	202.69	322.75	300.80	397.63	369.23
66	234.96	216.89	339.53	317.59	420.87	391.17
67	254.33	234.96	366.64	342.12	447.98	418.28
68	281.44	260.78	405.37	376.97	485.42	453.14
69	308.55	287.89	447.98	416.99	525.44	488.00
70	340.82	316.30	497.04	463.47	569.33	529.31
71	374.39	348.57	548.68	508.65	614.52	569.33
72	415.70	386.01	600.32	559.00	664.87	615.81
73	457.01	420.87	651.96	604.19	716.51	666.16
74	500.91	463.47	707.47	654.54	775.89	721.67
75	548.68	504.78	765.56	711.34	837.86	779.76
76	599.02	552.55	826.24	766.85	899.83	839.15
77	657.12	608.06	897.25	835.28	976.00	908.86
78	711.34	658.41	969.54	901.12	1,043.13	976.00
79	765.56	711.34	1,039.26	969.54	1,114.13	1,037.96
80	821.08	762.98	1,116.72	1,040.55	1,186.43	1,105.10
81	893.37	831.40	1,208.38	1,129.63	1,274.22	1,189.01
82	978.58	908.86	1,314.24	1,230.32	1,374.92	1,284.55
83	1,072.82	999.23	1,434.30	1,342.64	1,487.23	1,389.12
84	1,189.01	1,105.10	1,573.73	1,471.74	1,616.33	1,511.76
85	1,296.16	1,205.79	1,714.45	1,604.71	1,762.22	1,648.61
86	1,413.65	1,314.24	1,870.66	1,750.60	1,921.01	1,797.07
87	1,541.45	1,434.30	2,038.49	1,908.10	2,094.00	1,958.45
88	1,679.59	1,562.11	2,220.52	2,078.51	2,282.49	2,135.31
89	1,830.64	1,701.54	2,421.92	2,267.00	2,486.47	2,326.38
90	1,995.89	1,856.46	2,641.39	2,468.39	2,711.10	2,534.23
91	2,174.04	2,021.71	2,877.64	2,691.74	2,955.10	2,762.74
92	2,371.57	2,206.32	3,137.13	2,933.15	3,219.75	3,014.49
93	2,583.29	2,405.13	3,418.57	3,197.81	3,510.23	3,285.60
94	2,816.96	2,620.73	3,727.12	3,485.70	3,826.52	3,582.53

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,920 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	49.06	46.48	76.17	72.30	107.15	100.70
25-29	54.22	49.06	80.04	76.17	116.19	109.74
30-34	59.39	54.22	87.79	83.92	123.94	117.48
35-39	63.26	56.80	94.24	89.08	134.26	123.94
40-44	71.01	61.97	100.70	95.53	145.88	135.56
45	71.01	61.97	100.70	95.53	145.88	135.56
46	71.01	61.97	101.99	99.41	145.88	138.14
47	72.30	63.26	105.86	100.70	149.76	139.43
48	72.30	63.26	107.15	100.70	151.05	144.59
49	72.30	63.26	109.74	100.70	151.05	144.59
50	73.59	67.13	111.03	104.57	154.92	145.88
51	76.17	67.13	112.32	107.15	160.08	147.17
52	78.75	72.30	118.77	111.03	161.38	149.76
53	82.62	76.17	123.94	116.19	166.54	154.92
54	87.79	78.75	129.10	121.35	174.29	161.38
55	90.37	85.21	139.43	127.81	178.16	163.96
56	95.53	87.79	147.17	138.14	188.49	172.99
57	100.70	95.53	160.08	145.88	200.11	183.32
58	111.03	100.70	167.83	154.92	210.43	191.07
59	118.77	109.74	179.45	166.54	224.63	205.27
60	126.52	116.19	197.52	179.45	240.13	219.47
61	138.14	126.52	211.72	191.07	255.62	236.25
62	149.76	138.14	227.22	210.43	274.98	251.75
63	160.08	144.59	244.00	223.34	291.77	264.66
64	169.12	154.92	258.20	240.13	307.26	281.44
65	179.45	163.96	277.57	255.62	325.33	296.93
66	193.65	176.87	293.06	273.69	343.41	313.71
67	210.43	191.07	313.71	293.06	366.64	335.66
68	231.09	211.72	345.99	320.17	398.92	362.77
69	255.62	233.67	376.97	348.57	432.49	396.34
70	281.44	258.20	416.99	382.14	472.51	431.19
71	312.42	286.60	454.43	418.28	508.65	468.63
72	344.70	316.30	497.04	454.43	552.55	511.24
73	378.26	349.86	539.64	493.16	600.32	552.55
74	415.70	382.14	582.24	534.47	648.08	597.73
75	457.01	420.87	630.01	579.66	699.72	644.21
76	502.20	462.18	684.23	627.43	755.24	691.98
77	551.26	507.36	744.91	685.52	819.79	752.65
78	601.61	552.55	805.58	741.03	877.88	806.88
79	651.96	600.32	864.97	797.84	938.56	862.39
80	703.60	646.79	932.10	859.81	1,003.11	920.48
81	769.44	708.76	1,013.44	937.27	1,079.28	995.36
82	844.31	778.47	1,105.10	1,021.18	1,167.06	1,075.40
83	930.81	857.22	1,207.09	1,115.42	1,266.47	1,167.06
84	1,035.38	951.47	1,321.98	1,223.87	1,378.79	1,270.34
85	1,127.04	1,036.67	1,440.76	1,333.60	1,504.02	1,386.53
86	1,229.03	1,130.92	1,571.15	1,453.67	1,639.57	1,511.76
87	1,340.06	1,234.20	1,711.87	1,584.06	1,785.45	1,648.61
88	1,458.83	1,345.22	1,864.20	1,728.65	1,948.12	1,794.49
89	1,591.80	1,466.58	2,032.03	1,883.57	2,124.99	1,955.87
90	1,733.81	1,596.97	2,216.65	2,051.40	2,314.76	2,131.44
91	1,891.32	1,740.27	2,415.46	2,237.30	2,523.91	2,325.09
92	2,061.73	1,897.77	2,631.06	2,437.41	2,749.83	2,532.94
93	2,246.34	2,068.18	2,868.60	2,655.59	2,997.70	2,762.74
94	2,450.32	2,254.09	3,128.09	2,895.71	3,268.81	3,009.32

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
2,190 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	46.48	43.89	68.42	63.26	99.41	92.95
25-29	50.35	46.48	76.17	68.42	107.15	99.41
30-34	54.22	50.35	80.04	76.17	116.19	107.15
35-39	59.39	54.22	89.08	80.04	126.52	116.19
40-44	63.26	59.39	95.53	89.08	132.97	126.52
45	63.26	59.39	95.53	89.08	132.97	126.52
46	67.13	59.39	95.53	90.37	135.56	127.81
47	68.42	61.97	99.41	92.95	140.72	129.10
48	68.42	61.97	99.41	92.95	140.72	129.10
49	68.42	61.97	100.70	94.24	143.30	130.39
50	71.01	63.26	104.57	95.53	144.59	132.97
51	72.30	63.26	105.86	96.83	145.88	134.26
52	76.17	67.13	109.74	101.99	151.05	140.72
53	78.75	68.42	116.19	107.15	154.92	143.30
54	83.92	72.30	122.65	113.61	161.38	147.17
55	85.21	77.46	130.39	118.77	169.12	151.05
56	90.37	82.62	138.14	127.81	174.29	161.38
57	95.53	89.08	147.17	135.56	184.61	171.70
58	109.74	94.24	160.08	145.88	196.23	176.87
59	112.32	101.99	171.70	156.21	210.43	189.78
60	118.77	109.74	180.74	163.96	224.63	202.69
61	130.39	118.77	196.23	176.87	241.42	218.18
62	143.30	127.81	211.72	191.07	253.04	229.80
63	151.05	139.43	224.63	206.56	272.40	246.58
64	161.38	147.17	241.42	219.47	286.60	260.78
65	171.70	157.50	256.91	234.96	305.97	278.86
66	183.32	167.83	276.27	253.04	320.17	293.06
67	200.11	182.03	295.64	272.40	342.12	311.13
68	219.47	200.11	322.75	295.64	369.23	338.24
69	242.71	220.76	352.44	321.46	401.50	367.94
70	265.95	245.29	384.72	352.44	437.65	400.21
71	295.64	271.11	419.58	384.72	473.80	433.78
72	326.62	298.22	457.01	416.99	515.11	471.22
73	358.90	326.62	498.33	453.14	553.84	509.95
74	395.05	358.90	538.35	493.16	601.61	551.26
75	433.78	393.76	586.11	534.47	649.37	595.15
76	477.67	427.32	632.59	579.66	694.56	639.05
77	524.15	473.80	691.98	632.59	756.53	693.27
78	570.62	515.11	744.91	682.94	809.46	743.62
79	618.39	560.29	801.71	737.16	862.39	792.67
80	668.74	606.77	861.10	790.09	919.19	843.02
81	730.71	664.87	933.39	859.81	990.20	908.86
82	803.00	730.71	1,016.02	933.39	1,068.95	978.58
83	884.34	805.58	1,107.68	1,018.60	1,158.03	1,061.20
84	982.45	892.08	1,214.83	1,118.01	1,258.73	1,155.45
85	1,070.24	972.12	1,323.28	1,218.70	1,373.62	1,257.43
86	1,168.36	1,059.91	1,442.05	1,328.44	1,496.27	1,372.33
87	1,274.22	1,156.74	1,571.15	1,448.50	1,633.12	1,494.98
88	1,386.53	1,258.73	1,713.16	1,580.18	1,780.29	1,631.82
89	1,511.76	1,373.62	1,866.79	1,722.19	1,940.37	1,777.71
90	1,648.61	1,496.27	2,034.62	1,878.41	2,114.66	1,936.50
91	1,797.07	1,633.12	2,217.94	2,047.53	2,305.73	2,110.79
92	1,959.74	1,780.29	2,418.04	2,229.56	2,513.58	2,301.85
93	2,134.02	1,940.37	2,634.93	2,430.95	2,739.50	2,509.70
94	2,327.67	2,114.66	2,872.48	2,650.42	2,986.08	2,734.34

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,460 x Daily Payment Maximum Plan

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	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	40.02	37.44	55.51	51.64	82.62	72.30
25-29	45.19	38.73	60.68	55.51	87.79	80.04
30-34	50.35	43.89	67.13	60.68	95.53	85.21
35-39	51.64	46.48	71.01	65.84	101.99	90.37
40-44	55.51	50.35	78.75	71.01	111.03	99.41
45	55.51	50.35	78.75	71.01	111.03	99.41
46	55.51	51.64	80.04	71.01	112.32	100.70
47	56.80	51.64	82.62	72.30	113.61	101.99
48	56.80	51.64	83.92	73.59	116.19	105.86
49	60.68	54.22	83.92	73.59	116.19	105.86
50	60.68	55.51	87.79	78.75	121.35	109.74
51	60.68	55.51	89.08	80.04	121.35	109.74
52	61.97	56.80	90.37	83.92	123.94	112.32
53	65.84	59.39	96.83	89.08	129.10	116.19
54	68.42	60.68	101.99	92.95	134.26	121.35
55	72.30	67.13	109.74	99.41	139.43	127.81
56	73.59	68.42	113.61	104.57	144.59	129.10
57	82.62	71.01	126.52	112.32	154.92	139.43
58	87.79	76.17	130.39	122.65	166.54	149.76
59	95.53	85.21	140.72	127.81	172.99	156.21
60	101.99	94.24	152.34	138.14	185.90	169.12
61	111.03	100.70	161.38	145.88	200.11	183.32
62	123.94	111.03	172.99	156.21	211.72	191.07
63	129.10	118.77	188.49	169.12	227.22	206.56
64	139.43	127.81	202.69	183.32	238.84	216.89
65	147.17	134.26	216.89	194.94	255.62	229.80
66	158.79	147.17	231.09	210.43	268.53	242.71
67	170.41	154.92	247.87	224.63	285.31	263.36
68	187.20	170.41	268.53	242.71	309.84	281.44
69	206.56	188.49	294.35	264.66	336.95	304.68
70	231.09	210.43	316.30	289.18	362.77	327.91
71	251.75	232.38	342.12	311.13	392.46	355.03
72	277.57	254.33	373.10	339.53	426.03	382.14
73	303.39	277.57	406.67	370.52	458.31	415.70
74	331.79	302.09	445.40	402.79	493.16	449.27
75	362.77	326.62	486.71	440.23	529.31	485.42
76	393.76	356.32	525.44	477.67	573.20	522.86
77	435.07	392.46	571.91	518.98	615.81	564.17
78	476.38	429.90	615.81	559.00	657.12	602.90
79	516.40	469.92	658.41	597.73	701.01	636.46
80	562.88	513.82	702.30	640.34	743.62	675.19
81	615.81	565.46	759.11	689.39	797.84	722.96
82	679.07	623.55	822.37	748.78	858.52	775.89
83	746.20	684.23	893.37	814.62	926.94	837.86
84	823.66	755.24	981.16	892.08	1,005.69	910.16
85	898.54	824.95	1,068.95	970.83	1,097.35	991.49
86	981.16	899.83	1,165.77	1,058.62	1,194.18	1,080.57
87	1,068.95	981.16	1,270.34	1,155.45	1,302.62	1,177.39
88	1,165.77	1,070.24	1,386.53	1,257.43	1,421.39	1,283.25
89	1,270.34	1,167.06	1,511.76	1,369.75	1,546.62	1,399.44
90	1,386.53	1,272.93	1,644.73	1,494.98	1,686.05	1,524.67
91	1,511.76	1,386.53	1,793.20	1,630.53	1,839.68	1,662.81
92	1,644.73	1,511.76	1,955.87	1,777.71	2,004.92	1,812.56
93	1,793.20	1,648.61	2,130.15	1,936.50	2,183.08	1,976.52
94	1,955.87	1,794.49	2,323.80	2,110.79	2,378.02	2,153.39

Appendix A

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

Form: 7035J

Annual Premiums per \$10 Daily Benefit

Joint
 1,095 x Daily Payment Maximum Plan

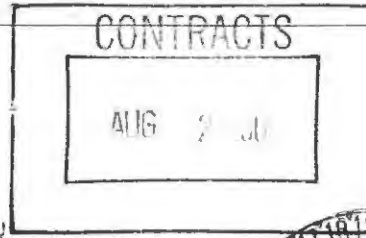
Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18-24	37.44	33.57	54.22	50.35	77.46	71.01
25-29	40.02	37.44	59.39	54.22	82.62	77.46
30-34	42.60	40.02	61.97	59.39	89.08	82.62
35-39	45.19	42.60	68.42	61.97	96.83	89.08
40-44	50.35	45.19	73.59	68.42	101.99	96.83
45	50.35	45.19	73.59	68.42	101.99	96.83
46	54.22	46.48	76.17	68.42	105.86	99.41
47	55.51	49.06	77.46	71.01	109.74	99.41
48	55.51	49.06	77.46	72.30	109.74	100.70
49	56.80	49.06	78.75	72.30	111.03	101.99
50	59.39	50.35	80.04	76.17	112.32	101.99
51	59.39	51.64	82.62	76.17	113.61	104.57
52	60.68	51.64	85.21	78.75	117.48	109.74
53	63.26	54.22	89.08	82.62	121.35	111.03
54	65.84	55.51	95.53	89.08	123.94	113.61
55	71.01	60.68	101.99	92.95	130.39	117.48
56	72.30	63.26	105.86	99.41	135.56	123.94
57	80.04	68.42	113.61	105.86	144.59	132.97
58	85.21	72.30	123.94	113.61	152.34	138.14
59	92.95	78.75	132.97	121.35	162.67	147.17
60	100.70	85.21	140.72	127.81	174.29	157.50
61	105.86	92.95	152.34	138.14	185.90	169.12
62	116.19	99.41	163.96	147.17	196.23	179.45
63	123.94	107.15	174.29	160.08	211.72	191.07
64	134.26	113.61	188.49	171.70	222.05	201.40
65	143.30	122.65	200.11	183.32	236.25	216.89
66	153.63	130.39	214.31	196.23	247.87	225.93
67	165.25	142.01	229.80	211.72	265.95	241.42
68	182.03	156.21	250.45	229.80	286.60	262.07
69	201.40	170.41	273.69	250.45	312.42	286.60
70	220.76	191.07	298.22	272.40	340.82	309.84
71	245.29	209.14	325.33	298.22	367.94	335.66
72	269.82	232.38	353.73	324.04	398.92	365.35
73	295.64	253.04	386.01	351.15	429.90	395.05
74	325.33	277.57	418.28	382.14	466.05	428.61
75	356.32	304.68	455.72	415.70	503.49	462.18
76	388.59	331.79	491.87	447.98	539.64	495.74
77	428.61	366.64	535.77	490.58	586.11	538.35
78	469.92	400.21	578.37	530.60	628.72	575.79
79	506.07	433.78	620.97	570.62	670.03	614.52
80	547.38	471.22	668.74	613.23	713.92	654.54
81	601.61	516.40	724.25	666.16	769.44	704.89
82	659.70	566.75	788.80	724.25	830.11	760.40
83	728.12	624.84	858.52	791.38	898.54	823.66
84	805.58	691.98	942.43	868.84	977.29	894.66
85	879.17	753.94	1,026.35	946.30	1,066.37	976.00
86	957.92	822.37	1,118.01	1,031.51	1,160.61	1,065.08
87	1,041.84	897.25	1,218.70	1,124.46	1,266.47	1,160.61
88	1,136.08	977.29	1,328.44	1,226.45	1,381.37	1,266.47
89	1,238.07	1,066.37	1,447.21	1,336.19	1,505.31	1,378.79
90	1,349.10	1,160.61	1,577.60	1,456.25	1,640.86	1,502.72
91	1,470.45	1,266.47	1,720.90	1,589.22	1,789.33	1,639.57
92	1,602.13	1,381.37	1,877.11	1,731.23	1,950.70	1,785.45
93	1,745.43	1,505.31	2,044.94	1,886.15	2,126.28	1,946.83
94	1,902.93	1,640.86	2,228.27	2,056.56	2,317.35	2,121.11



GE Financial Assurance

July 18, 2002

Long Term Care Division
1650 Los Gatos Drive
San Rafael, CA 94903-1899



Ms. Mary Ann Mason
Senior Insurance Market Examiner
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219



APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
7/25/02
REG/MAM

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7035J etal
Submission No 0070000014648
Your Telephone Call of July 16, 2002

NAIC No. 70025
FEIN 91-6027719

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
Sr. Contract Analyst
Contracts
Michelle.Davanzo@gecapital.com

Enclosure



We bring good things to life.

LONG TERM CARE INSURANCE POLICY

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 BenefitIncluded
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.

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]
..... [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
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly][*]

MODAL PREMIUM
[\$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.

Licensed Health Care Practitioner	<p>Any of the following who is not a Family member:</p> <ul style="list-style-type: none"> - 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	<p>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.</p>
Medicaid	<p>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.</p>
Medicare	<p>The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.</p>
Nurse	<p>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.</p>
Policy Year	<p>Each twelve month period beginning with the Effective Date of the policy, as shown in the Schedule.</p>
Prevailing Expense	<p>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.</p>
Respite Care	<p>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.</p>
Supportive Equipment	<p>Equipment, such as the following:</p> <ul style="list-style-type: none"> - 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. <p>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.</p>
We, Us, Our	<p>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.</p>
You, Your	<p>The Policyholder named in the Schedule.</p>

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; Contenance; 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**

Licensed providers

Other personnel

Community Care

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:

- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services; and
- Chore Services;
- 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 beyond the period the policy was in force 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**

This 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

<u>Issue Age</u>	<u>Increase Over Initial Premium</u>	<u>Issue Age</u>	<u>Increase Over Initial Premium</u>	<u>Issue Age</u>	<u>Increase Over Initial Premium</u>
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.

EXHIBIT A (Continued)

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

NONFORFEITURE BENEFIT RIDER

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

RESTORATION OF BENEFITS RIDER

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

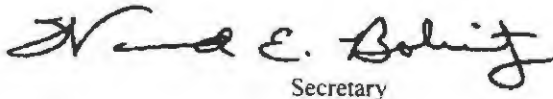
This rider has been issued based on your application and payment of the required premium. It takes effect on the Effective Date stated above. It continues as long as the policy is in force and the required premium is paid.

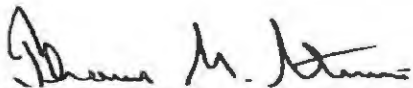
Rider Premium

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

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.

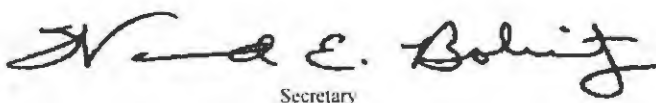
IN NO EVENT WILL BENEFITS BE PAYABLE UNDER THE POLICY FOR EXPENSES INCURRED PRIOR TO YOUR HAVING SATISFIED THIS 1000 DAY ELIMINATION PERIOD.

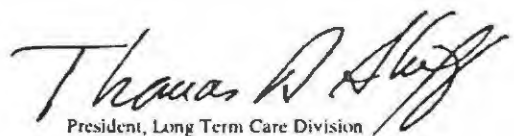
Availability of Privileged Care Coordination Services The Privileged Care Coordination Services of the policy will be available to you while you are satisfying the Elimination Period. However, we will not provide the other advantages that operate to accelerate the payment of Benefits or premium waiver 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

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]

Annual Rider Premium:

[\$zzz.zz]

Policy Number:

[ABC1234567]

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:

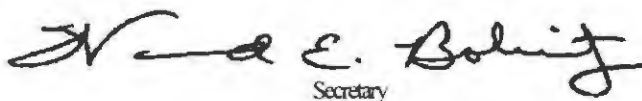
- the date we receive your written request to terminate this rider;
- the date benefits are exhausted under the policy.

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 May 7, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Virginia Loss Ratio rate increase request. The comments and our responses are as follows:

- 1. The filing states that “We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.” If applicable, please advise when that is anticipated.**

The previously approved rate increase has been fully implemented. Policyholder notification mailings started early September 2013 and the subsequent implementation date was November 2013.

- 2. The filing states that “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.” Has the company notified its policyholders of this filing and the rate increases it intends to seek over the next ten years? Given the significant rate increases being requested, please advise why if not. Please also advise why this is not addressed in the policy summary.**

GLIC has yet not informed its policyholders of this filing and the rate increases because authorization from the Bureau is needed before policyholder notifications are submitted.

- 3. Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.**

In our response we have interpreted policy reserves to mean Active Life Reserves. As stated in Section 15 of the Actuarial Memorandum, “Active Life Reserves (ALR) have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, have been discounted to the date of incurred 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.”

- 4. Please explain how a policy will be updated to reflect any benefit changes policyholders may request in lieu of the rate increase, whether partially or in full. A copy of any approved form should be referenced along with documentation of its approval.**

If a policyholder elects benefit changes via the Coverage Options form of the policyholder notification letter, GLIC will send a cover letter and a copy of the Coverage Amendment Rider once the requested changes have been processed. GLIC will also provide a new schedule page upon request from the policyholder. Please note that a sample policyholder notification letter referred to as “VA SPO Policyholder Letter.pdf” was sent as part of the initial rate filing on December 29, 2017 under SERFF tracking number GEFA-131306459. Also note that the Coverage Amendment Rider was submitted for the Virginia Bureau's review on December 11, 2017 under SERFF tracking number GEFA-131296443.

**Objection Response
Genworth Life Insurance Company**

If a policyholder calls customer service to request a benefit change, a quote outlining the requested changes to the policy will be sent to the policyholder to review, sign, and return to GLIC. Once GLIC has processed the requested changes, a cover letter and a copy of the Coverage Amendment Rider will be sent to the policyholder outlining the changes made. GLIC will also provide a new schedule page upon request from the policyholder. As noted above, the Coverage Amendment Rider was submitted for the Virginia Bureau's review on December 11, 2017 under SERFF tracking number GEFA-131296443.

If a policyholder elects the Stable Premium Option, the policyholder will receive a cover letter and an updated schedule page. Please note that the Stable Premium Option Endorsement was submitted for the Virginia Bureau's review and consideration as part of this rate filing on December 29, 2017 under SERFF tracking GEFA-131306459.

5. Please explain why additional rate increases are anticipated if the maximum rate increase under Virginia law and regulation is approved.

It is correct, that GLIC would not anticipate asking for additional rate increases in the situation where GLIC requested the maximum justifiable increase and this amount was subsequently approved by Virginia.

However, GLIC's assumptions in the projections underlying its rate action filings result in justifiable Choice I rate increases of 273% for Lifetime policies and 191% for Non-Lifetime policies. That is the baseline justifiable rate increase used in GLIC's Multi-Year Rate Action Plan (MYRAP). The intention of the MYRAP is to lessen the intensity and burden a substantial justified rate increase may have on our policyholders by spreading the full rate increase implementation over time.

Specifically, for VA Choice 1 Loss Ratio, GLIC is requesting 83% Lifetime/73% Limited now in 2017, and plans to request 72% Lifetime/ 55% Limited in 2020, and 2023 as part of its MYRAP. The phased approach over multiple years is actuarially equivalent from a loss ratio perspective to the one-time justifiable rate increase. As stated in the Actuarial Memorandum, the 2017 rate increase request includes the balance of the 2012 rate increase request that GLIC was not permitted to implement. GLIC will continue to manage its inforce blocks of business and if experience dictates that a different targeted rate level is necessary in the future, changes to MYRAP may be made.

Therefore, GLIC is knowingly requesting less than the justifiable maximum rate increase allowable by Virginia Regulation. Additional Rate Increases are anticipated due to GLIC's philosophy for rate increases as shown through the MYRAP.

**Objection Response
Genworth Life Insurance Company**

- 6. Please explain the reasoning for including the statement in the filing that the Loss Ratio regulation does not specify a discount rate. Note that 14VAC5-200-150 B states that “All present and accumulated values used to determine rate increases, including the lifetime loss ratio used in the original pricing, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia.”**

GLIC uses the statement that “Loss Ratio Regulation does not specify a discount rate” as standard language for our actuarial memoranda, as this applies to most states. However, GLIC recognizes Virginia regulation 14VAC5-200-150 B and has provided revised versions of Exhibits I and II, using the originally priced discount rate of 4.5% in the loss ratio calculations. These revised files can be found in Attachments Q6a-Q6f of “VA Choice I LR Objection 2 Attachments 20180720.pdf.”

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

The Actuarial Memorandum has been updated in Section 21 on page 20 to reflect a notification period of 75 days. Please see the attached file “2017 VA Choice I LR Actuarial Memorandum 20180606.pdf”

- 8. Please provide copies of all experience and projection exhibits based on the actual experience rather than as revised in the initial filing.**

As requested, please see Attachments Q8a and Q8b of the attached file “VA Choice Objection 2 Attachment 201800720.pdf” for the requested experience projections with each state’s own actual approved rate increases. Note that GLIC does not believe these exhibits to be appropriate for use in the calculation of actuarially justified rate increases and has provided them for illustrative purposes only at the request of the state.

Pursuant to Question 6, GLIC has used the originally priced for discount factor of 4.5% for the loss ratio calculations in these attachments.

**Objection Response
Genworth Life Insurance Company**

- 9. Please advise if the company has provided information and addressed concerns raised in the prior rate filing, SERFF filing GEFA-128660233.**

In the current filing, GLIC has included the information requested in the prior filing and addressed prior filing issues.

Regards,

A handwritten signature in blue ink that reads "Michael S Johnson". The signature is written in a cursive style.

Michael S Johnson, FSA, M.A.A.A
AVP and Actuary, LTC In-force Actuarial

Genworth Life Insurance Company

Date: July 23rd, 2018

**Attachment Q6a: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved 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	394,716,775	276,026,138	69.9%	1.11633
2015	421,610,882	302,048,350	71.6%	1.06825
2016	440,943,978	387,442,724	87.9%	1.02225
2017	418,255,093	381,542,286	91.2%	0.97823
2018	401,731,083	401,153,126	99.9%	0.93611
2019	385,098,484	428,207,632	111.2%	0.89580
2020	368,222,915	455,275,578	123.6%	0.85722
2021	351,067,971	478,329,200	136.2%	0.82031
2022	333,600,687	497,304,904	149.1%	0.78498
2023	316,041,064	518,154,589	164.0%	0.75118
2024	298,601,973	541,957,707	181.5%	0.71883
2025	281,436,306	562,090,384	199.7%	0.68788
2026	264,612,209	581,067,109	219.6%	0.65826
2027	248,101,475	607,222,963	244.7%	0.62991
2028	231,885,341	640,505,849	276.2%	0.60279
2029	215,947,423	674,390,500	312.3%	0.57683
2030	200,306,076	702,578,999	350.8%	0.55199
2031	185,034,786	725,202,935	391.9%	0.52822
2032	170,197,811	745,313,886	437.9%	0.50547
2033	155,830,739	763,674,973	490.1%	0.48371
2034	141,947,701	779,102,817	548.9%	0.46288
2035	128,600,770	786,497,471	611.6%	0.44294
2036	115,863,577	786,299,207	678.6%	0.42387
2037	103,811,261	781,637,698	752.9%	0.40562
2038	92,460,449	769,283,228	832.0%	0.38815
2039	81,807,633	745,114,758	910.8%	0.37144
2040	71,891,666	709,637,949	987.1%	0.35544
2041	62,760,904	667,309,653	1063.3%	0.34013
2042	54,445,260	624,967,747	1147.9%	0.32549
2043	46,922,774	582,716,662	1241.9%	0.31147
2044	40,152,929	537,761,773	1339.3%	0.29806
2045	34,109,564	490,069,326	1436.8%	0.28522
2046	28,768,502	439,501,722	1527.7%	0.27294
2047	24,095,369	386,989,250	1606.1%	0.26119
2048	20,038,128	334,833,634	1671.0%	0.24994
2049	16,539,189	288,691,723	1745.5%	0.23918
2050	13,544,168	249,060,358	1838.9%	0.22888
2051	11,000,708	213,776,689	1943.3%	0.21902
2052	8,862,029	181,986,800	2053.6%	0.20959
2053	7,083,834	153,170,581	2162.3%	0.20057
2054	5,622,343	127,184,735	2262.1%	0.19193
2055	4,432,086	104,721,832	2362.8%	0.18366
2056	3,470,273	85,816,664	2472.9%	0.17575
2057	2,699,529	69,776,985	2584.8%	0.16819
2058	2,088,101	56,148,367	2689.0%	0.16094
2059	1,606,118	44,936,705	2797.8%	0.15401
2060	1,226,702	35,802,021	2918.6%	0.14738
2061	928,023	28,220,191	3040.9%	0.14103
2062	695,388	22,062,438	3172.7%	0.13496
2063	518,921	17,133,117	3301.7%	0.12915
2064	386,260	13,194,119	3415.9%	0.12359
2065	286,117	10,096,062	3528.7%	0.11827
2066	209,396	7,656,284	3656.4%	0.11317
2067	150,889	5,706,671	3782.0%	0.10830
2068	108,312	4,136,976	3819.5%	0.10364
2069	77,439	2,926,455	3779.0%	0.09917
2070	55,034	2,043,963	3714.0%	0.09490
2071	38,918	1,418,355	3644.5%	0.09082
2072	27,354	977,010	3571.7%	0.08691
2073	18,921	667,326	3526.9%	0.08316
2074	12,754	452,300	3546.5%	0.07958
2075	8,622	306,064	3549.9%	0.07615
2076	5,829	205,301	3522.4%	0.07288
PV Past	8,181,850,244	2,756,757,450	33.7%	
PV Future	4,023,007,210	10,279,700,588	255.5%	
PV Total	12,204,857,453	13,036,458,038	106.8%	

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

**Attachment Q6b: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases***

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	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	162,633,371	106,511,642	65.5%	1.11633
2015	180,496,195	108,356,268	60.0%	1.06825
2016	195,745,325	158,124,826	80.8%	1.02225
2017	188,569,836	122,990,912	65.2%	0.97823
2018	183,160,864	132,941,295	72.6%	0.93611
2019	177,506,004	145,789,801	82.1%	0.89580
2020	171,582,351	159,232,014	92.8%	0.85722
2021	165,353,084	171,504,303	103.7%	0.82031
2022	158,835,439	182,554,544	114.9%	0.78498
2023	152,112,615	194,991,696	128.2%	0.75118
2024	145,283,034	209,151,308	144.0%	0.71883
2025	138,398,442	222,331,912	160.6%	0.68788
2026	131,499,498	235,243,151	178.9%	0.65826
2027	124,595,283	251,297,677	201.7%	0.62991
2028	117,676,707	271,305,952	230.6%	0.60279
2029	110,744,504	292,576,621	264.2%	0.57683
2030	103,816,335	312,165,673	300.7%	0.55199
2031	96,927,172	329,789,523	340.2%	0.52822
2032	90,112,954	346,279,745	384.3%	0.50547
2033	83,396,094	362,278,284	434.4%	0.48371
2034	76,794,899	377,210,280	491.2%	0.46288
2035	70,340,603	388,462,071	552.3%	0.44294
2036	64,078,945	396,294,931	618.4%	0.42387
2037	58,053,052	401,545,111	691.7%	0.40562
2038	52,282,628	402,146,657	769.2%	0.38815
2039	46,781,641	395,935,640	846.3%	0.37144
2040	41,582,452	383,168,043	921.5%	0.35544
2041	36,724,137	366,684,720	998.5%	0.34013
2042	32,230,966	349,894,803	1085.6%	0.32549
2043	28,103,731	332,394,566	1182.7%	0.31147
2044	24,333,781	312,383,662	1283.7%	0.29806
2045	20,918,701	289,719,116	1385.0%	0.28522
2046	17,855,928	264,246,840	1479.9%	0.27294
2047	15,136,204	236,497,794	1562.5%	0.26119
2048	12,739,109	207,962,955	1632.5%	0.24994
2049	10,640,511	182,264,081	1712.9%	0.23918
2050	8,816,911	159,801,642	1812.4%	0.22888
2051	7,244,957	139,400,785	1924.1%	0.21902
2052	5,903,132	120,591,574	2042.8%	0.20959
2053	4,770,479	103,098,151	2161.2%	0.20057
2054	3,825,796	86,932,134	2272.3%	0.19193
2055	3,046,131	72,640,369	2384.7%	0.18366
2056	2,408,754	60,350,026	2505.4%	0.17575
2057	1,891,872	49,685,595	2626.3%	0.16819
2058	1,475,856	40,461,743	2741.6%	0.16094
2059	1,143,364	32,781,327	2867.1%	0.15401
2060	879,141	26,438,906	3007.4%	0.14738
2061	670,446	21,097,680	3146.8%	0.14103
2062	507,224	16,682,705	3289.0%	0.13496
2063	381,384	13,088,234	3431.8%	0.12915
2064	285,318	10,168,579	3563.9%	0.12359
2065	212,175	7,844,806	3697.3%	0.11827
2066	156,358	5,993,562	3833.2%	0.11317
2067	114,073	4,500,866	3945.6%	0.10830
2068	82,636	3,283,645	3973.6%	0.10364
2069	59,428	2,335,456	3929.9%	0.09917
2070	42,389	1,641,961	3873.5%	0.09490
2071	30,003	1,147,581	3824.8%	0.09082
2072	21,042	796,476	3785.1%	0.08691
2073	14,597	548,447	3757.3%	0.08316
2074	9,998	374,452	3745.1%	0.07958
2075	6,820	254,978	3738.6%	0.07615
2076	4,621	171,666	3714.7%	0.07288
PV Past	3,167,355,562	1,059,114,795	33.4%	
PV Future	1,968,569,701	4,640,838,512	235.7%	
PV Total	5,135,925,263	5,699,953,308	111.0%	

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

**Attachment Q6c: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases***

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	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	232,083,405	169,514,496	73.0%	1.11633
2015	241,114,687	193,692,081	80.3%	1.06825
2016	245,198,652	229,317,898	93.5%	1.02225
2017	229,685,257	258,551,374	112.6%	0.97823
2018	218,570,219	268,211,831	122.7%	0.93611
2019	207,592,480	282,417,831	136.0%	0.89580
2020	196,640,564	296,043,563	150.6%	0.85722
2021	185,714,887	306,824,897	165.2%	0.82031
2022	174,765,248	314,750,360	180.1%	0.78498
2023	163,928,449	323,162,893	197.1%	0.75118
2024	153,318,938	332,806,399	217.1%	0.71883
2025	143,037,864	339,758,472	237.5%	0.68788
2026	133,112,712	345,823,958	259.8%	0.65826
2027	123,506,192	355,925,286	288.2%	0.62991
2028	114,208,634	369,199,897	323.3%	0.60279
2029	105,202,920	381,813,879	362.9%	0.57683
2030	96,489,741	390,413,326	404.6%	0.55199
2031	88,107,614	395,413,411	448.8%	0.52822
2032	80,084,857	399,034,141	498.3%	0.50547
2033	72,434,645	401,396,689	554.2%	0.48371
2034	65,152,801	401,892,537	616.8%	0.46288
2035	58,260,167	398,035,400	683.2%	0.44294
2036	51,784,632	390,004,276	753.1%	0.42387
2037	45,758,210	380,092,587	830.7%	0.40562
2038	40,177,821	367,136,571	913.8%	0.38815
2039	35,025,992	349,179,118	996.9%	0.37144
2040	30,309,215	326,469,905	1077.1%	0.35544
2041	26,036,767	300,624,933	1154.6%	0.34013
2042	22,214,294	275,072,944	1238.3%	0.32549
2043	18,819,043	250,322,096	1330.2%	0.31147
2044	15,819,149	225,378,111	1424.7%	0.29806
2045	13,190,863	200,350,210	1518.9%	0.28522
2046	10,912,574	175,254,881	1606.0%	0.27294
2047	8,959,164	150,491,456	1679.7%	0.26119
2048	7,299,019	126,870,679	1738.2%	0.24994
2049	5,898,678	106,427,642	1804.3%	0.23918
2050	4,727,257	89,258,716	1888.2%	0.22888
2051	3,755,751	74,375,904	1980.3%	0.21902
2052	2,958,897	61,395,226	2074.9%	0.20959
2053	2,313,355	50,072,430	2164.5%	0.20057
2054	1,796,547	40,252,601	2240.6%	0.19193
2055	1,385,955	32,081,462	2314.8%	0.18366
2056	1,061,519	25,466,638	2399.1%	0.17575
2057	807,658	20,091,390	2487.6%	0.16819
2058	612,245	15,686,625	2562.1%	0.16094
2059	462,754	12,155,378	2626.7%	0.15401
2060	347,562	9,363,115	2693.9%	0.14738
2061	257,577	7,122,510	2765.2%	0.14103
2062	188,164	5,379,733	2859.1%	0.13496
2063	137,537	4,044,883	2940.9%	0.12915
2064	100,942	3,025,540	2997.3%	0.12359
2065	73,941	2,251,256	3044.7%	0.11827
2066	53,038	1,662,721	3135.0%	0.11317
2067	36,816	1,205,805	3275.2%	0.10830
2068	25,675	853,330	3323.6%	0.10364
2069	18,011	590,999	3281.2%	0.09917
2070	12,645	402,002	3179.2%	0.09490
2071	8,914	270,774	3037.6%	0.09082
2072	6,312	180,534	2860.3%	0.08691
2073	4,325	118,879	2748.9%	0.08316
2074	2,755	77,849	2825.5%	0.07958
2075	1,802	51,086	2835.5%	0.07615
2076	1,207	33,635	2786.2%	0.07288
PV Past	5,014,494,681	1,697,642,655	33.9%	
PV Future	2,054,437,509	5,638,862,076	274.5%	
PV Total	7,068,932,190	7,336,504,731	103.8%	

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

**Attachment Q6d: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 83% Lifetime And 73% 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	394,716,775	276,026,138	69.9%	1.11633
2015	421,610,882	302,048,350	71.6%	1.06825
2016	440,943,978	387,442,724	87.9%	1.02225
2017	418,255,093	381,542,286	91.2%	0.97823
2018	426,204,430	403,085,172	94.6%	0.93611
2019	673,765,315	450,761,798	66.9%	0.89580
2020	646,782,053	477,394,324	73.8%	0.85722
2021	618,543,626	500,096,017	80.9%	0.82031
2022	589,180,223	518,696,935	88.0%	0.78498
2023	559,194,505	539,309,273	96.4%	0.75118
2024	529,104,238	563,001,604	106.4%	0.71883
2025	499,266,360	582,896,521	116.8%	0.68788
2026	469,850,317	601,611,678	128.0%	0.65826
2027	440,875,598	627,751,612	142.4%	0.62991
2028	412,335,076	661,198,337	160.4%	0.60279
2029	384,218,104	695,199,879	180.9%	0.57683
2030	356,576,750	723,307,414	202.8%	0.55199
2031	329,550,934	745,678,146	226.3%	0.52822
2032	303,264,038	765,472,508	252.4%	0.50547
2033	277,784,798	783,477,092	282.0%	0.48371
2034	253,143,127	798,441,228	315.4%	0.46288
2035	229,435,043	805,008,877	350.9%	0.44294
2036	206,793,752	803,655,355	388.6%	0.42387
2037	185,355,115	797,779,437	430.4%	0.40562
2038	165,152,829	784,160,567	474.8%	0.38815
2039	146,182,437	758,625,141	519.0%	0.37144
2040	128,514,799	721,715,163	561.6%	0.35544
2041	112,238,346	677,969,523	604.0%	0.34013
2042	97,406,293	634,328,537	651.2%	0.32549
2043	83,982,299	590,899,976	703.6%	0.31147
2044	71,895,396	544,848,209	757.8%	0.29806
2045	61,100,283	496,135,154	812.0%	0.28522
2046	51,554,933	444,617,218	862.4%	0.27294
2047	43,198,608	391,231,087	905.7%	0.26119
2048	35,939,872	338,294,123	941.3%	0.24994
2049	29,676,848	291,504,550	982.3%	0.23918
2050	24,313,101	251,348,323	1033.8%	0.22888
2051	19,755,721	215,629,691	1091.5%	0.21902
2052	15,921,623	183,476,795	1152.4%	0.20959
2053	12,732,081	154,356,610	1212.3%	0.20057
2054	10,109,233	128,117,091	1267.3%	0.19193
2055	7,972,121	105,448,520	1322.7%	0.18366
2056	6,244,447	86,380,238	1383.3%	0.17575
2057	4,859,373	70,210,734	1444.9%	0.16819
2058	3,760,000	56,479,008	1502.1%	0.16094
2059	2,892,920	45,187,404	1562.0%	0.15401
2060	2,210,109	35,991,175	1628.5%	0.14738
2061	1,672,524	28,361,361	1695.7%	0.14103
2062	1,253,743	22,166,904	1768.1%	0.13496
2063	935,872	17,209,929	1838.9%	0.12915
2064	696,761	13,250,123	1901.7%	0.12359
2065	516,199	10,136,610	1963.7%	0.11827
2066	377,891	7,685,375	2033.8%	0.11317
2067	272,445	5,727,217	2102.2%	0.10830
2068	195,643	4,151,149	2121.8%	0.10364
2069	139,913	2,936,027	2098.5%	0.09917
2070	99,448	2,050,357	2061.7%	0.09490
2071	70,328	1,422,602	2022.8%	0.09082
2072	49,427	979,809	1982.3%	0.08691
2073	34,193	669,156	1957.0%	0.08316
2074	23,064	453,488	1966.3%	0.07958
2075	15,598	306,834	1967.2%	0.07615
2076	10,545	205,796	1951.5%	0.07288
PV Past	8,181,850,244	2,756,757,450	33.7%	
PV Future	6,540,899,313	10,559,003,488	161.4%	
PV Total	14,722,749,557	13,315,760,938	90.4%	

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

**Attachment Q6e: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 83% 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	162,633,371	106,511,642	65.5%	1.11633
2015	180,496,195	108,356,268	60.0%	1.06825
2016	195,745,325	158,124,826	80.8%	1.02225
2017	188,569,836	122,990,912	65.2%	0.97823
2018	195,206,079	133,747,447	68.5%	0.93611
2019	320,427,647	155,433,540	48.5%	0.89580
2020	310,468,969	168,914,179	54.4%	0.85722
2021	299,800,673	181,239,502	60.5%	0.82031
2022	288,472,268	192,316,011	66.7%	0.78498
2023	276,648,665	204,849,058	74.0%	0.75118
2024	264,534,428	219,169,263	82.9%	0.71883
2025	252,239,583	232,443,818	92.2%	0.68788
2026	239,851,257	245,424,223	102.3%	0.65826
2027	227,399,780	261,655,871	115.1%	0.62991
2028	214,880,756	281,939,694	131.2%	0.60279
2029	202,304,332	303,471,998	150.0%	0.57683
2030	189,709,895	323,220,098	170.4%	0.55199
2031	177,167,200	340,905,386	192.4%	0.52822
2032	164,747,092	357,404,281	216.9%	0.50547
2033	152,494,079	373,376,694	244.8%	0.48371
2034	140,443,448	388,212,530	276.4%	0.46288
2035	128,654,716	399,152,761	310.3%	0.44294
2036	117,212,926	406,478,418	346.8%	0.42387
2037	106,198,131	411,162,060	387.2%	0.40562
2038	95,648,522	411,136,057	429.8%	0.38815
2039	85,589,667	404,207,723	472.3%	0.37144
2040	76,081,146	390,658,143	513.5%	0.35544
2041	67,194,738	373,387,536	555.7%	0.34013
2042	58,975,564	355,867,433	603.4%	0.32549
2043	51,425,355	337,692,949	656.7%	0.31147
2044	44,528,268	317,037,820	712.0%	0.29806
2045	38,280,089	293,758,208	767.4%	0.28522
2046	32,676,180	267,698,476	819.2%	0.27294
2047	27,699,254	239,396,562	864.3%	0.26119
2048	23,312,569	210,357,709	902.3%	0.24994
2049	19,472,135	184,235,527	946.1%	0.23918
2050	16,134,947	161,425,499	1000.5%	0.22888
2051	13,258,272	140,732,524	1061.5%	0.21902
2052	10,802,732	121,675,742	1126.3%	0.20959
2053	8,729,976	103,971,553	1191.0%	0.20057
2054	7,001,207	87,626,779	1251.6%	0.19193
2055	5,574,419	73,187,876	1312.9%	0.18366
2056	4,408,019	60,779,101	1378.8%	0.17575
2057	3,462,125	50,019,000	1444.7%	0.16819
2058	2,700,816	40,718,205	1507.6%	0.16094
2059	2,092,356	32,977,571	1576.1%	0.15401
2060	1,608,828	26,588,335	1652.7%	0.14738
2061	1,226,917	21,210,236	1728.7%	0.14103
2062	928,219	16,766,730	1806.3%	0.13496
2063	697,933	13,150,500	1884.2%	0.12915
2064	522,132	10,214,289	1956.3%	0.12359
2065	388,281	7,878,111	2029.0%	0.11827
2066	286,135	6,017,597	2103.1%	0.11317
2067	208,753	4,517,949	2164.3%	0.10830
2068	151,225	3,295,496	2179.2%	0.10364
2069	108,753	2,343,500	2154.9%	0.09917
2070	77,572	1,647,364	2123.7%	0.09490
2071	54,906	1,151,190	2096.6%	0.09082
2072	38,508	798,867	2074.6%	0.08691
2073	26,712	550,019	2059.1%	0.08316
2074	18,297	375,478	2052.1%	0.07958
2075	12,481	255,646	2048.3%	0.07615
2076	8,457	172,097	2035.0%	0.07288
PV Past	3,167,355,562	1,059,114,795	33.4%	
PV Future	3,302,457,358	4,784,657,520	144.9%	
PV Total	6,469,812,921	5,843,772,315	90.3%	

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

**Attachment Q6f: Choice I Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 73% 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	232,083,405	169,514,496	73.0%	1.11633
2015	241,114,687	193,692,081	80.3%	1.06825
2016	245,198,652	229,317,898	93.5%	1.02225
2017	229,685,257	258,551,374	112.6%	0.97823
2018	230,998,352	269,337,725	116.6%	0.93611
2019	353,337,668	295,328,258	83.6%	0.89580
2020	336,313,084	308,480,145	91.7%	0.85722
2021	318,742,953	318,856,515	100.0%	0.82031
2022	300,707,955	326,380,924	108.5%	0.78498
2023	282,545,840	334,460,216	118.4%	0.75118
2024	264,569,810	343,832,341	130.0%	0.71883
2025	247,026,777	350,452,703	141.9%	0.68788
2026	229,999,059	356,187,455	154.9%	0.65826
2027	213,475,819	366,095,741	171.5%	0.62991
2028	197,454,319	379,258,643	192.1%	0.60279
2029	181,913,772	391,727,881	215.3%	0.57683
2030	166,866,855	400,087,316	239.8%	0.55199
2031	152,383,734	404,772,760	265.6%	0.52822
2032	138,516,946	408,068,228	294.6%	0.50547
2033	125,290,718	410,100,399	327.3%	0.48371
2034	112,699,679	410,228,698	364.0%	0.46288
2035	100,780,327	405,856,116	402.7%	0.44294
2036	89,580,825	397,176,938	443.4%	0.42387
2037	79,156,984	386,617,376	488.4%	0.40562
2038	69,504,307	373,024,510	536.7%	0.38815
2039	60,592,770	354,417,418	584.9%	0.37144
2040	52,433,654	331,057,021	631.4%	0.35544
2041	45,043,607	304,581,987	676.2%	0.34013
2042	38,430,729	278,461,104	724.6%	0.32549
2043	32,556,945	253,207,026	777.7%	0.31147
2044	27,367,128	227,810,390	832.4%	0.29806
2045	22,820,193	202,376,947	886.8%	0.28522
2046	18,878,753	176,918,742	937.1%	0.27294
2047	15,499,354	151,834,525	979.6%	0.26119
2048	12,627,303	127,936,414	1013.2%	0.24994
2049	10,204,713	107,269,023	1051.2%	0.23918
2050	8,178,155	89,922,823	1099.5%	0.22888
2051	6,497,449	74,897,167	1152.7%	0.21902
2052	5,118,892	61,801,053	1207.3%	0.20959
2053	4,002,105	50,385,057	1259.0%	0.20057
2054	3,108,027	40,490,311	1302.8%	0.19193
2055	2,397,702	32,260,644	1345.5%	0.18366
2056	1,836,428	25,601,138	1394.1%	0.17575
2057	1,397,248	20,191,735	1445.1%	0.16819
2058	1,059,184	15,760,803	1488.0%	0.16094
2059	800,564	12,209,833	1525.2%	0.15401
2060	601,282	9,402,841	1563.8%	0.14738
2061	445,607	7,151,125	1604.8%	0.14103
2062	325,524	5,400,174	1658.9%	0.13496
2063	237,939	4,059,429	1706.1%	0.12915
2064	174,629	3,035,834	1738.4%	0.12359
2065	127,918	2,258,499	1765.6%	0.11827
2066	91,756	1,667,778	1817.6%	0.11317
2067	63,692	1,209,268	1898.6%	0.10830
2068	44,418	855,653	1926.4%	0.10364
2069	31,160	592,527	1901.6%	0.09917
2070	21,876	402,993	1842.2%	0.09490
2071	15,422	271,412	1760.0%	0.09082
2072	10,919	180,943	1657.1%	0.08691
2073	7,482	119,137	1592.4%	0.08316
2074	4,767	78,010	1636.6%	0.07958
2075	3,117	51,187	1642.3%	0.07615
2076	2,088	33,699	1613.6%	0.07288
PV Past	5,014,494,681	1,697,642,655	33.9%	
PV Future	3,238,441,955	5,774,345,969	178.3%	
PV Total	8,252,936,636	7,471,988,624	90.5%	

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

Attachment Q8a
Actual Past and Best Estimate Projected Future Experience
Choice I Policy Forms with Approved Rate Increases
Nationwide (VA Forms Only) Data as of December 31, 2016
Nationwide Actual Rate Increase Level

Calendar Year	Lifetime			Limited			Total			4.50% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2001	10,018,435	475,536	4.7%	17,512,652	312,072	1.8%	27,531,088	787,609	2.9%	1.97835
2002	64,056,887	6,630,895	10.4%	115,688,577	5,339,004	4.6%	179,745,463	11,969,899	6.7%	1.89316
2003	126,779,102	9,236,233	7.3%	223,635,814	13,493,413	6.0%	350,414,916	22,729,646	6.5%	1.81163
2004	155,696,483	13,415,188	8.6%	263,772,963	20,160,592	7.6%	419,469,445	33,575,781	8.0%	1.73362
2005	160,671,812	29,091,439	18.1%	266,945,900	26,277,258	9.8%	427,617,712	55,368,697	12.9%	1.65897
2006	161,728,762	24,011,030	14.8%	264,509,782	37,207,199	14.1%	426,238,545	61,218,229	14.4%	1.58753
2007	161,104,148	26,639,353	16.5%	260,665,343	48,419,708	18.6%	421,769,492	75,059,060	17.8%	1.51916
2008	158,361,256	44,844,803	28.3%	254,742,406	59,046,288	23.2%	413,103,662	103,891,091	25.1%	1.45375
2009	154,848,299	50,306,627	32.5%	247,673,640	83,925,341	33.9%	402,521,940	134,231,968	33.3%	1.39114
2010	151,724,219	65,063,697	42.9%	241,104,803	98,114,468	40.7%	392,829,022	163,178,165	41.5%	1.33124
2011	149,063,188	59,610,456	40.0%	234,924,683	106,813,900	45.5%	383,987,872	166,424,356	43.3%	1.27391
2012	146,711,477	68,464,814	46.7%	228,731,837	136,282,453	59.6%	375,443,314	204,747,267	54.5%	1.21906
2013	151,474,553	86,829,513	57.3%	232,610,622	158,865,221	68.3%	384,085,175	245,694,734	64.0%	1.16656
2014	162,716,020	106,511,642	65.5%	232,610,622	169,514,291	69.8%	405,727,142	276,026,138	68.0%	1.11633
2015	170,622,592	108,356,268	63.5%	247,693,134	193,692,081	78.2%	418,315,726	302,048,350	72.2%	1.06825
2016	183,723,158	158,124,826	86.1%	254,575,566	229,317,898	90.1%	438,298,724	387,442,724	88.4%	1.02225
2017	193,837,124	125,727,987	64.9%	252,396,224	264,748,639	104.9%	446,233,348	390,476,625	87.5%	0.97823
2018	191,227,117	136,192,486	71.2%	243,412,747	274,791,458	112.9%	434,639,865	410,983,944	94.6%	0.93611
2019	185,994,796	149,392,601	80.3%	232,136,082	289,226,268	124.6%	418,130,878	438,618,869	104.9%	0.89580
2020	180,279,410	163,194,491	90.5%	220,713,814	303,112,020	137.3%	400,993,224	466,306,511	116.3%	0.85722
2021	173,823,490	175,751,687	101.1%	208,713,238	314,032,505	150.5%	382,536,728	489,784,191	128.0%	0.82031
2022	166,996,949	187,048,431	112.0%	196,537,977	322,034,604	163.9%	363,534,926	509,083,035	140.0%	0.78498
2023	159,946,928	199,766,388	124.9%	184,429,857	330,543,380	179.2%	344,376,785	530,309,768	154.0%	0.75118
2024	152,778,857	214,249,745	140.2%	172,539,403	340,314,291	197.2%	325,318,261	554,564,036	170.5%	0.71883
2025	145,549,906	227,731,163	156.5%	160,993,321	347,336,123	215.7%	306,543,227	575,067,286	187.6%	0.68788
2026	138,302,571	240,934,172	174.2%	149,829,005	353,453,815	235.9%	288,131,576	594,387,986	206.3%	0.65826
2027	131,046,215	257,353,030	196.4%	139,014,725	363,697,977	261.6%	270,060,940	621,051,007	230.0%	0.62991
2028	123,772,035	277,818,837	224.5%	128,542,329	377,183,561	293.4%	252,314,364	655,002,398	259.6%	0.60279
2029	116,481,339	299,576,373	257.2%	118,394,544	389,991,639	329.4%	234,875,883	689,568,012	293.6%	0.57683
2030	109,192,966	319,611,139	292.7%	108,574,609	398,698,822	367.2%	217,767,575	718,309,962	329.9%	0.55199
2031	101,944,294	337,630,593	331.2%	99,127,193	403,731,249	407.3%	201,071,487	741,361,841	368.7%	0.52822
2032	94,773,602	354,486,650	374.0%	90,085,427	407,358,371	452.2%	184,859,029	761,845,021	412.1%	0.50547
2033	87,704,900	370,838,671	422.8%	81,464,241	409,704,854	502.9%	169,169,142	780,543,525	461.4%	0.48371
2034	80,757,566	386,098,116	478.1%	73,259,422	410,146,042	559.9%	154,016,988	796,244,158	517.0%	0.46288
2035	73,964,444	397,585,766	537.5%	65,494,358	406,134,975	620.1%	139,458,802	803,720,740	576.3%	0.44294
2036	67,374,071	405,569,762	602.0%	58,200,878	397,858,031	683.6%	125,574,949	803,427,793	639.8%	0.42387
2037	61,032,020	410,910,726	673.3%	51,415,025	387,669,173	754.0%	112,447,044	798,579,899	710.2%	0.40562
2038	54,959,249	411,496,694	748.7%	45,133,222	374,385,778	829.5%	100,092,471	785,882,471	785.2%	0.38815
2039	49,170,338	405,112,885	823.9%	39,335,613	356,011,971	905.1%	88,505,951	761,124,856	860.0%	0.37144
2040	43,699,220	392,020,565	897.1%	34,029,213	332,803,658	978.0%	77,728,433	724,824,222	932.5%	0.35544
2041	38,587,374	375,130,148	972.2%	29,224,437	306,410,014	1048.5%	67,811,811	681,540,162	1005.0%	0.34013
2042	33,860,579	357,932,196	1057.1%	24,927,055	280,325,755	1124.6%	58,787,635	638,257,950	1085.7%	0.32549
2043	29,519,534	340,013,561	1151.8%	21,111,203	255,068,319	1208.2%	50,630,737	595,081,879	1175.3%	0.31147
2044	25,554,842	319,529,487	1250.4%	17,740,743	229,622,450	1294.3%	43,295,585	549,151,937	1268.4%	0.29806
2045	21,963,717	296,331,625	1349.2%	14,788,708	204,098,724	1380.1%	36,752,426	500,430,350	1361.6%	0.28522
2046	18,743,500	270,262,563	1441.9%	12,230,671	178,513,389	1459.6%	30,974,172	448,775,952	1448.9%	0.27294
2047	15,884,451	241,867,100	1522.7%	10,038,226	153,272,664	1526.9%	25,922,677	395,139,764	1524.3%	0.26119
2048	13,365,085	212,670,822	1591.2%	8,175,646	129,201,890	1580.3%	21,540,731	341,872,712	1587.1%	0.24994
2049	11,159,852	186,379,423	1670.1%	6,605,158	108,373,045	1640.7%	17,765,010	294,752,468	1659.2%	0.23918
2050	9,243,868	163,403,611	1767.7%	5,291,881	90,883,066	1717.4%	14,535,749	254,286,676	1749.4%	0.22888
2051	7,592,556	142,538,669	1877.3%	4,203,133	75,723,842	1801.6%	11,795,690	218,262,512	1850.4%	0.21902
2052	6,183,313	123,301,488	1994.1%	3,310,463	62,503,466	1888.1%	9,493,776	185,804,954	1957.1%	0.20959
2053	4,994,141	105,409,482	2110.7%	2,587,596	50,972,706	1969.9%	7,581,737	156,382,187	2062.6%	0.20057
2054	4,002,777	88,875,732	2220.4%	2,009,107	40,973,543	2039.4%	6,011,885	129,849,276	2159.9%	0.19193
2055	3,185,042	74,259,714	2331.5%	1,549,665	32,654,007	2107.2%	4,734,707	106,913,721	2258.1%	0.18366
2056	2,516,899	61,691,668	2451.1%	1,186,687	25,919,695	2184.2%	3,703,586	87,611,364	2365.6%	0.17575
2057	1,975,314	50,787,001	2571.1%	902,733	20,447,776	2265.1%	2,878,047	71,234,778	2475.1%	0.16819
2058	1,539,610	41,355,716	2686.1%	684,224	15,964,067	2333.2%	2,223,833	57,319,783	2577.5%	0.16094
2059	1,191,570	33,502,893	2811.7%	517,114	12,369,731	2392.1%	1,708,684	45,872,624	2684.7%	0.15401
2060	915,152	27,018,743	2952.4%	388,340	9,527,760	2453.5%	1,303,492	36,546,503	2803.7%	0.14738
2061	696,974	21,558,534	3093.2%	287,695	7,247,302	2519.1%	984,669	28,805,836	2925.4%	0.14103
2062	526,457	17,045,396	3237.8%	210,076	5,473,656	2605.6%	736,533	22,519,052	3057.4%	0.13496
2063	395,133	13,371,244	3384.0%	153,499	4,115,222	2680.9%	548,632	17,486,467	3187.3%	0.12915
2064	295,014	10,387,245	3520.9%	112,633	3,077,941	2732.7%	407,647	13,465,186	3303.1%	0.12359
2065	218,911	8,012,480	3660.2%	82,469	2,290,049	2776.9%	301,380	10,302,529	3418.5%	0.11827
2066	160,937	6,120,792	3803.2%	59,105	1,691,203	2861.4%	220,042	7,811,996	3550.2%	0.11317
2067	117,109	4,595,689	3924.3%	40,995	1,226,364	2991.5%	158,104	5,822,053	3682.4%	0.10830
2068	84,580	3,352,141	3963.3%	28,580	867,792	3036.4%	113,159	4,219,933	3729.2%	0.10364
2069	60,637	2,383,617	3930.9%	20,047	600,938	2997.7%	80,684	2,984,555	3699.1%	0.09917
2070	43,123	1,675,454	3885.3%	14,072	408,714	2904.4%	57,195	2,084,168	3644.0%	0.09490
2071	30,442	1,170,782	3846.0%	9,921	275,272	2774.7%	40,362	1,446,054	3582.7%	0.09082
2072	21,307	812,491	3813.3%	7,023	183,520	2613.0%	28,330	996,011	3515.7%	0.08691
2073	14,756	559,436	3791.2%	4,809	120,839	2512.8%	19,565	680,275	3477.0%	0.08316
2074	10,093	381,936	3784.0%	3,055	79,126	2590.1%	13,148	461,061	3506.6%	0.07958
2075	6,875	260,064	3782.5%	1,991	51,917	2607.4%	8,867	311,982	3518.6%	0.07615
2076	4,658	175,092	3759.2%	1,334	34,180	2562.2%	5,992	209,273	3492.7%	0.07288
PV Past	3,153,511,454	1,059,114,795	33.6%	5,056,285,856	1,697,642,655	33.6%	8,209,797,310	2,756,757,450	33.6%	
PV Future	<u>2,063,576,187</u>	<u>4,750,596,484</u>	<u>230.2%</u>	<u>2,301,053,448</u>	<u>5,760,859,274</u>	<u>250.4%</u>	<u>4,364,629,635</u>	<u>10,511,455,757</u>	<u>240.8%</u>	
PV Total	5,217,087,641	5,809,711,279	111.4%	7,357,339,304	7,458,501,928	101.4%	12,574,426,946	13,268,213,207	105.5%	

Attachment Q8b
Actual Past and Best Estimate Projected Future Experience
Choice I Policy Forms with Requested Rate Increase (83% Lifetime and 73% Limited)
Nationwide (VA Forms Only) Data as of December 31, 2016
Nationwide Actual Rate Increase Level and VA requested rate increase

Calendar Year	Lifetime			Limited			Total			4.50% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
2001	10,018,435	475,536	4.7%	17,512,652	312,072	1.8%	27,531,088	787,609	2.9%	1.97835
2002	64,056,887	6,630,895	10.4%	115,688,577	5,339,004	4.6%	179,745,463	11,969,899	6.7%	1.89316
2003	126,779,102	9,236,233	7.3%	223,635,814	13,493,413	6.0%	350,414,916	22,729,646	6.5%	1.81163
2004	155,696,483	13,415,188	8.6%	263,772,963	20,160,592	7.6%	419,469,445	33,575,781	8.0%	1.73362
2005	160,671,812	29,091,439	18.1%	266,945,900	26,277,258	9.8%	427,617,712	55,368,697	12.9%	1.65897
2006	161,728,762	24,011,030	14.8%	264,509,782	37,207,199	14.1%	426,238,545	61,218,229	14.4%	1.58753
2007	161,104,148	26,639,353	16.5%	260,665,343	48,419,708	18.6%	421,769,492	75,059,606	17.8%	1.51916
2008	158,361,256	44,844,803	28.3%	254,742,406	59,046,288	23.2%	413,103,662	103,891,091	25.1%	1.45375
2009	154,848,299	50,306,627	32.5%	247,673,640	83,925,341	33.9%	402,521,940	134,231,968	33.3%	1.39114
2010	151,724,219	65,063,697	42.9%	241,104,803	98,114,468	40.7%	392,829,022	163,178,165	41.5%	1.33124
2011	149,063,188	59,610,456	40.0%	234,924,683	106,813,900	45.5%	383,987,872	166,424,356	43.3%	1.27391
2012	146,711,477	68,464,814	46.7%	228,731,837	136,282,453	59.6%	375,443,314	204,747,267	54.5%	1.21906
2013	151,474,553	86,829,513	57.3%	232,610,622	158,865,221	68.3%	384,085,175	245,694,734	64.0%	1.16656
2014	162,716,020	106,511,642	65.5%	243,011,121	169,514,496	69.8%	405,727,142	276,026,138	68.0%	1.11633
2015	170,622,592	108,356,268	63.5%	247,693,134	193,692,081	78.2%	418,315,726	302,048,350	72.2%	1.06825
2016	183,723,158	158,124,826	86.1%	254,575,566	229,317,898	90.1%	438,298,724	387,442,724	88.4%	1.02225
2017	193,837,124	125,727,987	64.9%	252,396,224	264,748,639	104.9%	446,233,348	390,476,625	87.5%	0.97823
2018	203,822,606	137,538,118	67.5%	257,331,431	276,887,592	107.6%	461,154,037	414,425,709	89.9%	0.93611
2019	335,962,137	166,308,620	49.5%	395,798,099	314,538,158	79.5%	731,760,236	480,846,778	65.7%	0.89580
2020	326,384,586	180,875,345	55.4%	377,959,807	328,541,192	86.9%	704,344,393	509,416,536	72.3%	0.85722
2021	315,301,516	194,111,973	61.6%	358,530,100	339,476,933	94.7%	673,831,616	533,588,907	79.3%	0.82031
2022	303,407,832	205,991,493	67.9%	338,374,775	347,372,117	102.7%	641,782,608	553,363,610	86.2%	0.78498
2023	290,985,457	219,431,887	75.4%	318,013,276	355,867,082	111.9%	608,998,733	575,298,970	94.5%	0.75118
2024	278,251,784	234,790,489	84.4%	297,821,121	365,740,918	122.8%	576,072,998	600,531,407	104.2%	0.71883
2025	265,326,761	249,032,767	93.9%	278,089,718	372,689,979	134.0%	543,416,479	621,722,746	114.4%	0.68788
2026	252,300,882	262,956,683	104.2%	258,918,246	378,698,106	146.3%	511,219,128	641,654,789	125.5%	0.65826
2027	239,204,986	280,360,804	117.2%	240,305,581	389,144,561	161.9%	479,510,567	669,505,365	139.6%	0.62991
2028	226,035,207	302,110,077	133.7%	222,251,613	403,049,471	181.3%	448,286,819	705,159,547	157.3%	0.60279
2029	212,802,740	325,202,341	152.8%	204,735,282	416,214,233	203.3%	417,538,023	741,416,575	177.6%	0.57683
2030	199,549,131	346,385,346	173.6%	187,773,676	425,010,736	226.3%	387,322,807	771,396,082	199.2%	0.55199
2031	186,348,533	365,354,850	196.1%	171,447,605	429,904,623	250.7%	357,796,139	795,259,474	222.3%	0.52822
2032	173,276,077	383,049,322	221.1%	155,817,932	433,325,324	278.1%	329,094,009	816,374,646	248.1%	0.50547
2033	160,379,196	400,180,346	249.5%	140,911,919	435,408,743	309.0%	301,291,115	835,589,089	277.3%	0.48371
2034	147,695,128	416,095,794	281.7%	126,724,132	435,470,542	343.6%	274,419,261	851,566,336	310.3%	0.46288
2035	135,286,345	427,838,828	316.2%	113,295,477	430,743,189	380.2%	248,581,822	858,582,017	345.4%	0.44294
2036	123,243,008	435,710,625	353.5%	100,680,930	421,438,179	418.6%	223,923,938	857,148,805	382.8%	0.42387
2037	111,649,643	440,749,798	394.8%	88,943,274	410,145,746	461.1%	200,592,917	850,895,544	424.2%	0.40562
2038	100,546,737	440,738,629	438.3%	78,077,151	395,647,244	506.7%	178,623,888	836,385,873	468.2%	0.38815
2039	89,960,982	433,323,402	481.7%	68,048,415	375,840,656	552.3%	158,009,397	809,164,058	512.1%	0.37144
2040	79,954,831	418,802,074	523.8%	58,869,250	351,004,255	596.2%	138,824,082	769,806,329	554.5%	0.35544
2041	70,604,462	400,290,570	566.9%	50,558,276	322,878,660	638.6%	121,162,738	723,169,176	596.9%	0.34013
2042	61,957,758	381,515,862	615.8%	43,123,805	295,141,354	684.4%	105,081,563	676,657,216	643.9%	0.32549
2043	54,016,274	362,042,982	670.2%	36,522,381	268,335,306	734.7%	90,538,656	630,378,288	696.3%	0.31147
2044	46,762,811	339,907,919	726.9%	30,691,485	241,387,471	786.5%	77,454,296	581,295,390	750.5%	0.29806
2045	40,192,470	314,952,476	783.6%	25,584,465	214,409,143	838.0%	65,776,935	529,361,619	804.8%	0.28522
2046	34,300,438	287,010,066	836.8%	21,159,061	187,412,584	885.7%	55,459,499	474,422,650	855.4%	0.27294
2047	29,068,545	256,660,639	882.9%	17,366,132	160,819,695	926.1%	46,434,677	417,480,335	899.1%	0.26119
2048	24,458,106	225,519,817	922.1%	14,143,867	135,490,557	957.9%	38,601,973	361,010,374	935.2%	0.24994
2049	20,422,529	197,509,210	967.1%	11,426,923	113,590,370	994.1%	31,849,452	311,099,580	976.8%	0.23918
2050	16,916,278	173,056,007	1023.0%	9,154,955	95,213,516	1040.0%	26,071,233	268,269,522	1029.0%	0.22888
2051	13,894,378	150,873,733	1085.9%	7,271,420	79,297,299	1090.5%	21,165,799	230,171,032	1087.5%	0.21902
2052	11,315,462	130,442,840	1152.8%	5,727,101	65,426,489	1142.4%	17,042,563	195,869,328	1149.3%	0.20959
2053	9,139,277	111,458,905	1219.6%	4,476,541	53,336,390	1191.5%	13,615,818	164,795,295	1210.3%	0.20057
2054	7,325,083	93,931,988	1282.3%	3,475,756	42,858,568	1233.1%	10,800,838	136,790,556	1266.5%	0.19193
2055	5,828,627	78,449,124	1345.9%	2,680,920	34,145,003	1273.6%	8,509,548	112,594,126	1323.2%	0.18366
2056	4,605,925	65,144,362	1414.4%	2,052,969	27,094,779	1319.8%	6,658,894	92,239,140	1385.2%	0.17575
2057	3,614,824	53,607,868	1483.0%	1,561,729	21,368,528	1368.3%	5,176,553	74,976,396	1448.4%	0.16819
2058	2,817,486	43,635,974	1548.8%	1,183,707	16,678,358	1409.0%	4,001,193	60,314,333	1507.4%	0.16094
2059	2,180,573	35,336,970	1620.5%	894,608	12,919,854	1444.2%	3,075,180	48,256,824	1569.2%	0.15401
2060	1,674,728	28,487,700	1701.0%	671,828	9,949,037	1480.9%	2,346,556	38,436,737	1638.0%	0.14738
2061	1,275,463	22,722,771	1781.5%	497,712	7,565,893	1520.1%	1,773,175	30,288,663	1708.2%	0.14103
2062	963,417	17,959,788	1864.2%	363,431	5,712,920	1571.9%	1,326,848	23,672,708	1784.1%	0.13496
2063	723,094	14,083,832	1947.7%	265,553	4,294,124	1617.1%	988,647	18,377,955	1858.9%	0.12915
2064	539,876	10,937,301	2025.9%	194,855	3,211,040	1647.9%	734,731	14,148,342	1925.6%	0.12359
2065	400,607	8,434,103	2105.3%	142,671	2,388,541	1674.2%	543,278	10,822,644	1992.1%	0.11827
2066	294,515	6,440,836	2186.9%	102,251	1,763,542	1724.7%	396,766	8,204,377	2067.8%	0.11317
2067	214,309	4,834,499	2255.9%	70,922	1,278,558	1802.8%	285,231	6,113,057	2143.2%	0.10830
2068	154,781	3,525,211	2277.5%	49,443	904,541	1829.5%	204,224	4,429,572	2169.1%	0.10364
2069	110,966	2,505,879	2258.2%	34,681	626,257	1805.8%	145,647	3,132,136	2150.5%	0.09917
2070	78,914	1,760,865	2231.4%	24,345	425,854	1749.3%	103,259	2,186,719	2117.7%	0.09490
2071	55,708	1,230,144	2208.2%	17,163	286,772	1670.9%	72,871	1,516,916	2081.6%	0.09082
2072	38,991	853,508	2189.0%	12,151	191,161	1573.3%	51,142	1,044,670	2042.7%	0.08691
2073	27,004	587,577	2175.9%	8,320	125,855	1512.8%	35,323	713,432	2019.7%	0.08316
2074	18,471	401,088	2171.4%	5,285	82,398	1559.1%	23,756	483,487	2035.2%	0.07958
2075	12,582	273,069	2170.3%	3,445	54,055	1569.3%	16,027	327,124	2041.1%	0.07615
2076	8,524	183,830	2156.7%	2,308	35,584	1541.8%	10,832	219,414	2025.7%	0.07288
PV Past	3,153,511,454	1,059,114,795	33.6%	5,056,285,856	1,697,642,655	33.6%	8,209,797,310	2,756,757,450	33.6%	
PV Future	3,466,290,432	5,116,100,782	147.6%	3,633,288,387	6,116,384,620	168.3%	7,099,578,819	11,232,485,401	158.2%	
PV Total	6,619,801,886	6,175,215,577	93.3%	8,689,574,243	7,814,027,274	89.9%	15,309,376,129	13,989,242,851	91.4%	

**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) Virginia Choice I Loss Ratio rate increase request. The comments and our responses are as follows:

**1. Long Term Care Insurance Rate Request Summary (Supporting Document)
Please provide the SERFF Tracking Number on the Rate Request Summary.**

The SERFF Tracking Number for the filing is GEFA-131306459.

Objection 2: 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 60%/80% 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 14VAC5-200-150 B, please demonstrate that, "Benefits under long-term care insurance policies shall be deemed reasonable in relation to premiums provided the expected loss ratio is the greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus: (i) 80% applied to any premium rate increase for individual policy forms . . ."

GLIC has provided the requested 60%/80% demonstration in Attachment 3 of "VA Choice I LR Objection 3 Response 20181015.xlsx." GLIC notes that while we pass the 60%/80% 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.

- a) **Please provide the active life reserves, and**
b) **Provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.**
- a) 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 LR Policies – Active Life Reserves		
	Lifetime	Limited
No Bio	\$62,951,078	\$255,736,801
5% Equal	\$256,381,832	\$521,154,211
5% Compound	\$823,185,663	\$938,114,556
Total	\$1,142,518,574	\$1,715,005,568

- b) In our response we have interpreted policy reserves to be synonymous with the Active Life Reserves. Because the Department is correct in stating that the active life reserves have not been used in the rate increase analysis, GLIC is unsure what is being requested in this question.

In an attempt to avoid further confusion, GLIC would be glad to discuss this item with you in greater detail in a phone conversation so that we can be sure we understand the request of the Bureau and, thus, provide you with the desired information in a subsequent follow up.

Objection 2: Sample Policyholder 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.

**Objection Response
Genworth Life Insurance Company**

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.

**Objection Response
Genworth Life Insurance Company**

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.”

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.

**Objection Response
Genworth Life Insurance Company**

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."

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.

**Objection Response
Genworth Life Insurance Company**

- 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.

14. Please provide a statement of variability for all bracketed sections of the policyholder notification letter.

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.

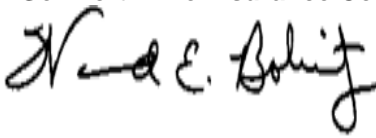
It will not be reduced by any Benefits previously paid under the Policy.

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.

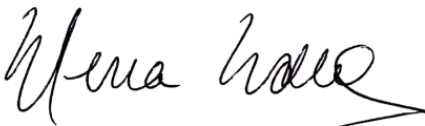
In all other respects the provisions and conditions of the Policy remain the same.

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.

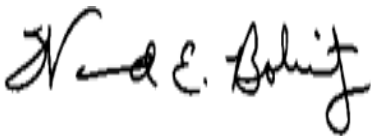
Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

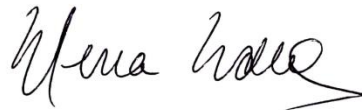
- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

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]	<input type="checkbox"/> No Change <input checked="" type="checkbox"/> 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].

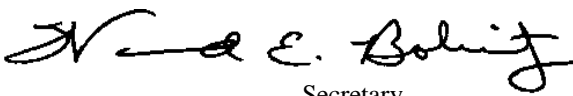
The Benefit Multiplier for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [1, 2, 3, 4, 5, 6, 8, 10, 12, 20 years or unlimited].

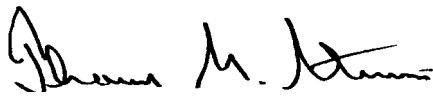
The Elimination Period for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [20 Days to 100 Days].

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 BenefitIncluded
Respite Care BenefitIncluded
Caregiver Training BenefitIncluded
Equipment BenefitIncluded
Long Term Care Facility Benefit.....Included
Bed Reservation BenefitIncluded
Supplementary Care BenefitIncluded
Waiver of Premium BenefitIncluded
Survivorship BenefitIncluded

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 BENEFITEffective 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
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly][*]

MODAL PREMIUM
[\$bbb.bb]

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 will be implemented:

In accordance with the terms of your policy, we reserve the right to change premiums and it is possible that your premium will increase again in the future.

This language will appear if the full requested rate increase will not be implemented:

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

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated October 2, 2018, to Genworth Life Insurance Company's (GLIC's) Choice I Loss Ratio 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 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.

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.

**Objection Response
Genworth Life Insurance Company**

- 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 firm 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 provide the Excel file used to produce Attachment 7 Status of Filings.

Please refer to Attachment 4 in the file “VA Choice I LR Objection 4 Attachments 20181015.xlsx” for an updated Status of Filings in excel format.

5. 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).

**Objection Response
Genworth Life Insurance Company**

Table 5a: Earned Premiums for Total Lives and Healthy Lives Assumptions

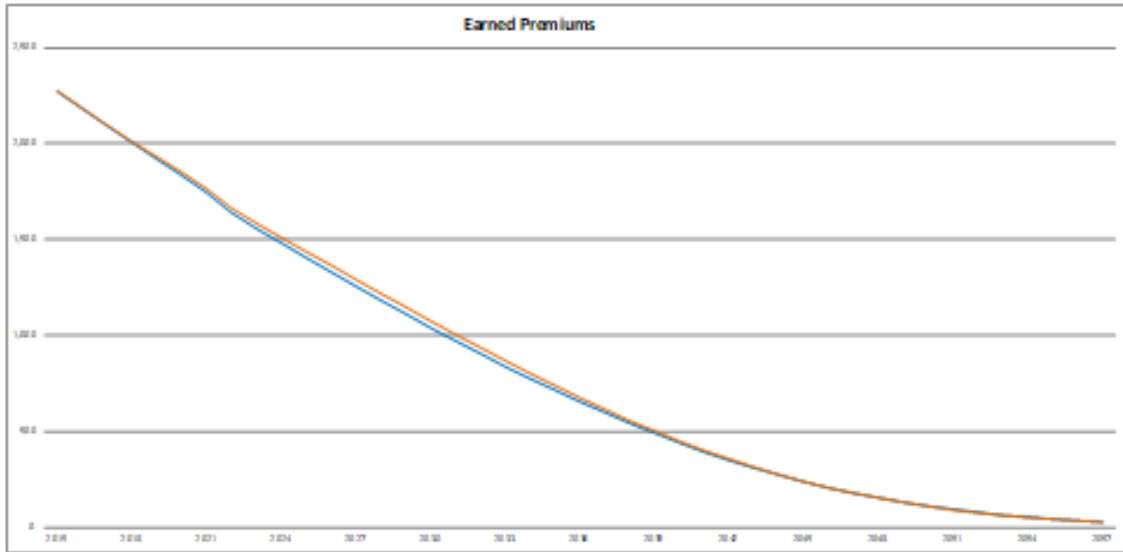
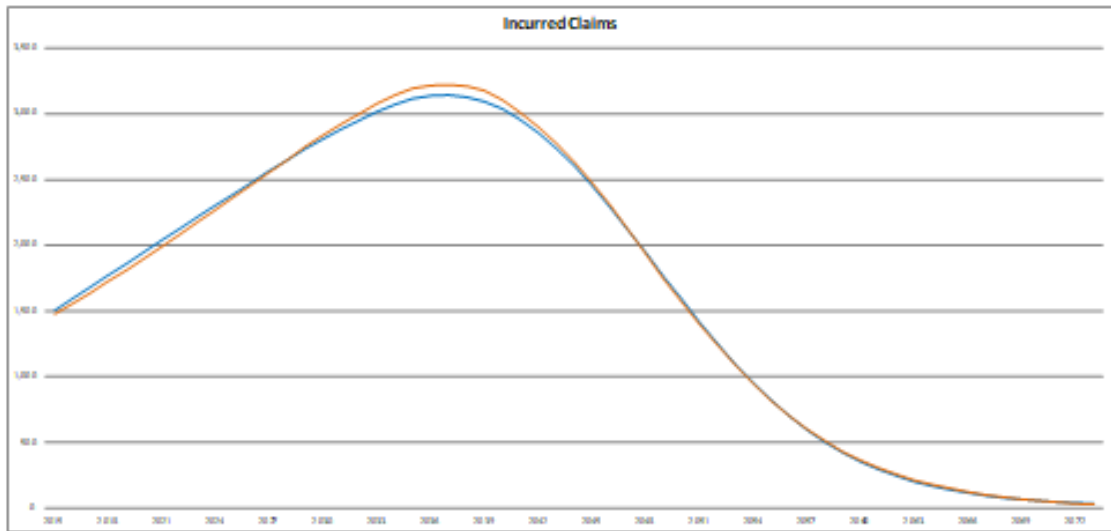


Table 5b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



**Objection Response
Genworth Life Insurance Company**

- 6. For all projections requested in the next question, the baseline should comply with the following:**
- a. Any limited-pay paid-up policies should be removed, both from historical experience and future projections.**
 - b. For this pre-stability block, assumptions should be best-estimate, without margins for moderately adverse conditions.**
 - c. Premiums should be at the Virginia rate level for both historical and projected future.**
 - d. Please use the appropriate maximum valuation interest rate (4.5%) for accumulation and discounting of this block as specified in 14VAC5-200-150.**

There are four different requests regarding the information included in the projection exhibits. GLIC's commentary on these requests is as follows:

First, for the previously provided projections and for the new exhibits, nationwide experience specific to the forms available in Virginia will be included. The past experience and future projections will include rate history for Virginia (unless otherwise requested), and the projection assumptions will not contain additional margins for adverse deviation.

Next, at the request of the Bureau, GLIC will remove all paid-up policies from both the historical experience and the projections. However, the 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.

**Objection Response
Genworth Life Insurance Company**

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

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

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

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

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 could 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).

**Objection Response
Genworth Life Insurance Company**

Item (F) is the ‘if-known’ analysis that has been suggested by some as an alternative way to validate rate increases. GLIC does not agree that applications of ‘if-known’ methodology is appropriate or consistent with regulation and this method is in direct conflict with GLIC’s ability to effectively manage its inforce LTC blocks of business. Several methodologies have been discussed during the recent NAIC LTC Pricing Subgroup meeting in July 2018. The Subgroup looked at three methodologies: 1) the Prospective Present Value approach used by Texas, 2) the Blended If-Knew used in Minnesota and, 3) the If-Knew methodology requested by Virginia in objections related to this filing. The conclusion from the Pricing Subgroup was that Prospective Present Value is consistent with the NAIC Model regulation and that the Blended If-Knew method resulted in similar justified rate increases, with deviation at higher policy durations (30+). However, the If-Knew (not blended) methodology resulted in premium increases that were significantly different than the other methods. Another key comment from this working group summary was the following: ‘Although it is understandable that states may favor arbitrary caps in the interest of protecting policyholders from large rate increases, one concern is a potential solvency risk if actuarially justified rate increases are postponed.’ Additionally, delays in approving the requested rate increases could result in significantly higher future rate increases.

Therefore, GLIC is providing attachments that reflect rate increase premiums from inception at the requested of the Bureau but believes that these attachments should be used for illustrative purposes only.

GLIC is providing the information requested in items (G) and (H) using the original pricing assumptions but wants to clearly differentiate between how the original pricing is being used. In item (G), the original pricing assumptions are projected since issue to our actual sales mix. In item (H), the original pricing assumptions are being applied to policies that are currently inforce. This is done in order to line up more reasonably with GLIC’s actual past experience but will cause the projections in item (H) to vary significantly from the projections in item (G).

The requested exhibits have been provided using an appropriate maximum statutory discount rate for the product in Attachments 7a-h in “VA Choice I LR Objection 4 Attachments 20181015.pdf.”

**Objection Response
Genworth Life Insurance Company**

8. For each of the four 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 LR Policies – Active Life Reserves		
	Lifetime	Limited
No Bio	\$62,951,078	\$255,736,801
5% Equal	\$256,381,832	\$521,154,211
5% Compound	\$823,185,663	\$938,114,556
Total	\$1,142,518,574	\$1,715,005,568

Regards,



Michael S Johnson, FSA, MAAA

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

Date: October 15, 2018



Genworth Life
PO Box 40005
Lynchburg, VA 24506

Important Change - Decision Required

Sample Policyholder
9660 WESTGATE CIR
RICHMOND, VA 23230

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 Review and Adjust your coverage to reduce your premiums
- ④ Pay nothing more by electing the Contingent Benefit Upon Lapse

Dear Sample Policyholder,

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

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from \$926.65 to \$1,436.29 beginning on your next billing anniversary date, January 12, 2019.** Please note that this increase is not due to a change in your health, age, or claims history.

We plan to request at least 150% in additional premium increases over the next 6-8 years. We appreciate 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.** We have also included other alternatives to consider as you evaluate your coverage needs. 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 800 883.1127 before making a decision. For additional information regarding premium increases, please go to www.genworth.com/ltcpremiums.

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

Sincerely,

Elena Edwards
Senior Vice President

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

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance

Premium Increase Notice

11/06/2018

Genworth Life Insurance Company

Insured:

Sample Policyholder

Policy Number:

UCG9999999

Customer Service:

800 883.1127

M-Th: 8:30 - 6PM ET

F: 9 - 6PM ET

FAX: 800 876.8220

www.genworth.com/ltcpremiums

Coverage Options to Consider

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we have also introduced a **new Stable Premium option to consider** and we offer several alternatives for keeping coverage in place and within budget.

Understanding the 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:

1. **A three-year benefit period** (The benefit period is the period of time used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
2. **Retention of your increased maximum daily/monthly benefit**
3. **1% annual compound benefit inflation going forward**
4. **Your choice of:**
 - a. 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.)
 - or**
 - b. A combination of 10% coinsurance (you pay 10% of covered expenses) and a 100-day facility EP.Both versions of this option continue 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 and important information included in this package for more detail.

Review and Adjust your Long Term Care Coverage

The alternatives shown under Review and Adjust your coverage on the following *Coverage Options* page provide ways for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help keep your premiums within your budget. Each option presented has a pre-defined set of benefits that, while less than what you currently have, is designed to offer meaningful coverage that aligns your long term care insurance with your financial needs.

What the research shows

As you think about these options, consider that a recent, publicly available industry study performed by PwC indicated that the average duration of a long term care event is about three years and that approximately 75%-80% of long term care events will cost less than \$250,000¹. Keep in mind that these figures are averages and approximations and your actual experience may be different. The U.S. Dept. of Health and Human Services also has information on cost of care at: LongTermCare.gov.

Options for reducing benefits and premiums other than those presented in this package may be available. You can speak with your financial advisor or contact our Customer Service Team. We are available to talk with you, discuss options, and help answer your questions. You can also visit our website at www.genworth.com/lcpremiums.

We encourage you to carefully read the enclosed materials before making a decision.

¹ *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.



Coverage Options

Page 1 of 1

Genworth Life
PO Box 40005
Lynchburg, VA 24506

Customer service:
800 883.1127
M-Th: 8:30 - 6PM ET
F: 9 - 6PM ET
Fax: **800 876.8220**

The median monthly cost of care provided in your area:

In Home Care \$3,813.00 (Based on 44 hours/week)
Assisted Living \$5,048.00
Nursing Home \$9,216.00

Genworth 2018 Cost of Care Study

Policyholder: Sample Policyholder
Date: 11/06/2018
Policy number: UCG9999999
Premium before increase: \$926.65 annually

Your options:	① Keep current coverage	② Elect Stable Premium option		③ Review and Adjust your coverage	
	If you are comfortable with your current level of coverage, pay the increased premium when you receive your next bill. If we don't hear from you by January 12, 2019 this 55.000% rate 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 alternatives below. A detailed description of this option can be found in the enclosed sample endorsement.		If you are comfortable reducing your benefits, the alternatives below are designed to provide different levels of cost and coverage as you evaluate your current needs.	
		Stable Premium A	Stable Premium B	Alternative C	Alternative D
Daily maximum benefit	\$196.47	\$196.47	\$196.47	\$161.56	\$165.90
Benefit Period	3 years	3 years	3 years	3 years	2 years
Inflation protection	Compound 5%	Compound 1%	Compound 1%	Compound 5%	Compound 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	\$1,436.29	<input type="checkbox"/> \$1,604.58	<input type="checkbox"/> \$1,604.58	<input type="checkbox"/> \$1,180.95	<input type="checkbox"/> \$926.20
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 the 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.			\$11,486.54 Paid up policy benefit <input type="checkbox"/> Contingent Benefit Upon Lapse	

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 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: **January 12, 2019.**

▶ Policyholder Signature

Date

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



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

Important Information Regarding This Premium Increase from Genworth Life Insurance Company

Page 1 of 2

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 72.000% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 55.000%. For additional information regarding premium increases, please go to Genworth.com/LTCpremiums or call us at 800.833.1127.

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 policies. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia Bureau of Insurance for another premium increase again in the future. 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 benefit, or
- You may choose to adjust your benefit period or elimination period.

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. There may be other options for reducing your premium that are not listed above, if you are interested in learning about those options please contact us at 800.833.1127.

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. Both versions of this 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.

Select a Limited Benefit with No Further Premium Requirement

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.

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 Genworth Life Insurance company.

About Genworth Life Insurance Company (Genworth)

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. To obtain information regarding Genworth company financial strength, please visit genworth.com.

GENWORTH LIFE INSURANCE COMPANY

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

[Insured/Policyholder]:

[Policy] Number:

This sample Stable Premium Option Endorsement shows the potential policy language changes for both the extended elimination period option and the coinsurance option.

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 <OR>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.

The following section varies depending on which version of the Stable Premium option you elect

If you choose the extended Elimination Period option, the following section would apply:

Elimination Period

- 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).

If you choose the Co-insurance option, the following section would apply:

Elimination Period and co-insurance

[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.

The remaining text applies to both Stable Premium options

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.

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: Sample Policyholder

Policy Number: UCG9999999

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.

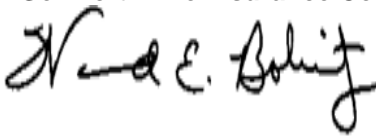
It will not be reduced by any Benefits previously paid under the Policy.

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.



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[Ward E. Bobitz]
[Secretary]



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[Elena Edwards]
[Senior Vice President]