Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	10/19/2020
SERFF Tr Num:	GEFA-132571093
SERFF Status:	Closed-Approved
State Tr Num:	GEFA-132571093
State Status:	Approved
Co Tr Num:	2020 CHOICE 2 & 2.1_ROUND 6 (LR)
Effective Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s):	Colleen Moore (primary), Greg Smith
Disposition Date:	08/01/2022
Disposition Status:	Approved
Effective Date:	

General Information

Project Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Number: 2020 Choice 2 & 2.1_Round 6 (LR)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 58%

Deemer Date: 08/30/2021
Submitted By: Ronald Jackson

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/18/2020
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 08/01/2022
State Status Changed: 08/01/2022
Created By: Ronald Jackson
Corresponding Filing Tracking Number: GEFA-132466778
State TOI: LTC03I Individual Long Term Care

Filing Description:
RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132571093
Non-AARP Policy Forms: 7042VA, 7044VA

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 58% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing, is called the Flexible Benefit Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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

ronald.jackson@genworth.com

804-289-6725 [Phone]
804-281-6916 [FAX]

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Filing Company Information

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

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Greg Smith	08/01/2022	08/01/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	07/26/2022	07/26/2022
Info has been requested from company	Colleen Moore	12/22/2021	12/22/2021
Info has been requested from company	Colleen Moore	11/12/2021	11/12/2021
Info has been requested from company	Colleen Moore	10/22/2021	10/22/2021
Info has been requested from company	Colleen Moore	10/08/2021	10/08/2021
Info has been requested from company	Colleen Moore	09/14/2021	09/14/2021
Info has been requested from company	Greg Smith	08/23/2021	08/23/2021
Info has been requested from company	Colleen Moore	06/15/2021	06/15/2021
Info has been requested from company	Colleen Moore	05/14/2021	05/14/2021
Info has been requested from company	Colleen Moore	01/25/2021	01/25/2021

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	07/29/2022	07/29/2022
Ronald Jackson	07/29/2022	07/29/2022
Ronald Jackson	11/18/2021	11/18/2021
Ronald Jackson	11/08/2021	11/08/2021
Ronald Jackson	10/13/2021	10/13/2021
Ronald Jackson	09/28/2021	09/28/2021
Ronald Jackson	08/26/2021	08/26/2021
Ronald Jackson	06/23/2021	06/23/2021
Ronald Jackson	06/07/2021	06/07/2021
Ronald Jackson	04/06/2021	04/06/2021

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	01/14/2021	01/15/2021
Info has been requested from company	Colleen Moore	12/09/2020	12/09/2020
Info has been requested from company	Colleen Moore	11/09/2020	11/24/2020

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	01/15/2021	01/15/2021
Ronald Jackson	01/08/2021	01/08/2021
Ronald Jackson	12/28/2020	12/28/2020

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Withdrawn	Ronald Jackson	02/10/2022	02/10/2022
Supporting Document	Sample Policyholder Notifications	Ronald Jackson	02/10/2022	02/10/2022
Supporting Document	L&H Actuarial Memorandum	Ronald Jackson	08/27/2021	08/27/2021
Supporting Document	Sample Policyholder Notifications	Ronald Jackson	11/05/2020	11/05/2020
Supporting Document	Sample Policyholder Notifications (FBO)	Ronald Jackson	11/05/2020	11/05/2020

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Summary of 3/8/21 call	Note To Filer	Colleen Moore	03/10/2021	03/10/2021
Extension Request	Note To Filer	Colleen Moore	03/02/2021	03/02/2021
Extension Request	Note To Reviewer	Ronald Jackson	03/01/2021	03/01/2021
Extension request	Note To Filer	Colleen Moore	02/25/2021	02/25/2021
Extension Request	Note To Reviewer	Ronald Jackson	02/24/2021	02/24/2021
Extension Request	Note To Reviewer	Ronald Jackson	12/23/2020	12/23/2020
Actuarial Opinion Letter	Reviewer Note	Colleen Moore	02/15/2022	
RRS	Reviewer Note	Colleen Moore	01/08/2021	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Disposition

Disposition Date: 08/01/2022
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	58.000%	58.000%	$74,198	78	$127,927	58.000%	58.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Removed	Withdrawn	Yes
Rate (revised)	BIO Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No
Rate	FBO Rate Tables	Withdrawn	No
Rate	BIO Rate Tables	Withdrawn	No
Rate	BIO Rate Tables	Withdrawn	No
Supporting Document	Certification of Compliance/Readability		No
Supporting Document (revised)	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Experience Projections and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notifications	Received & Acknowledged	Yes

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Withdrawn	Received & Acknowledged	No
Supporting Document	Response Letter (1/8/21)	Received & Acknowledged	Yes
Supporting Document	Experience Projection Exhibits	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/6/21)	Received & Acknowledged	Yes
Supporting Document	Experience Projections and Filing Status (for Objection 4)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibit (update)	Received & Acknowledged	Yes
Supporting Document	Response Letter (6/23/21)	Received & Acknowledged	Yes
Supporting Document	Incurred Claim and Earned Premium Exhibit	Received & Acknowledged	Yes
Supporting Document	Response Letter (8/26/21)	Received & Acknowledged	Yes
Supporting Document	Updated Projections	Received & Acknowledged	Yes
Supporting Document (revised)	Flexible Benefit Option Endorsements, Rates and Sample Schedule	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Sample Policyholder Notifications	Withdrawn	No
Supporting Document	Sample Policyholder Notifications	Withdrawn	No
Supporting Document	Sample Policyholder Notifications (FBO)	Withdrawn	No
Supporting Document	Flexible Benefit Option Endorsements and Rates	Withdrawn	No

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/26/2022
Submitted Date	07/26/2022
Respond By Date	08/25/2022

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Flexible Benefit Option Endorsements and Rates (Supporting Document)

Comments: 1) Please attach the current version of the FBO rate tables submitted 4/26/22 under GEFA-132466778.

2) Please attach copies of the final versions of the FBO endorsements and schedules from GEFA-132466778.

Objection 2

Comments: Please attach John Doe versions of the policyholder notifications to be used with this filing under Supporting Documentation.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/22/2021
Submitted Date	12/22/2021
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: THIS IS NOT AN OBJECTION OR REQUEST FOR INFORMATION AT THIS TIME.

All concerns pertaining to this rate filing have been resolved; however, final approval cannot be given until all concerns regarding the policyholder notifications in SERFF Tracking Number GEFA-132466778 have also been resolved. No response is required at this time.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention. Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/12/2021
Submitted Date	11/12/2021
Respond By Date	12/12/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

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

Comments: In the response to Objection 2 submitted 11/8/21 the company confirmed that future rate increases are anticipated for this block. Please revise the Rate Request Summary accordingly.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/22/2021
Submitted Date	10/22/2021
Respond By Date	11/21/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: In paragraph 3 of Part 1 of the Addendum, the Company indicates the rate tables are updated to reflect the "phased premium rate increase". The proposed increase is to be implemented in a single increase, not a phased in series of increases. Therefore please update the wording to reflect the revised premium rate increase rather than a phased premium rate increase.

Objection 2

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

Comments: Please confirm if the Outlook for Future Rate Increases accurately reflects the status. The response to Objection 4 submitted 9/28/21 indicated the RRS had been updated to reflect future anticipated increases.

Objection 3

- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: Please confirm the SERFF filing # where the rider rate factors were approved.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore

Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/08/2021
Submitted Date	10/08/2021
Respond By Date	11/07/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

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

Comments: In the response submitted 9/28/21, it appears the Rate Request Summary for GEFA-132466778 was attached. Please attach the RRS for this filing.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/14/2021
Submitted Date	09/14/2021
Respond By Date	10/14/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: Using a post submission update, please revise the Filing Description on the General Information Tab to reflect the revised 58% increase.

Objection 2

- FBO Rate Tables, [7042END-FBO VA 1020, 7044END-FBO VA 1020] (Rate)

Comments: 1) We note that identical FBO rates for forms 7042 and 7044 in Appendix C are included under both this filing and GEFA-132466778. As rate sheets can only be approved in one filing, please remove the FBO rates from the Rate/Rule Schedule and attach in supporting documentation, and update the filing to indicate the FBO rates are as approved in GEFA-132466778.

2) If this filing will use the FBO endorsements submitted for approval in GEFA-132466778, please attach copies under Supporting Documentation and include a reference to the forms filed in that filing.

Objection 3

- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

- FBO Rate Tables, [7042END-FBO VA 1020, 7044END-FBO VA 1020] (Rate)

Comments: 1) Please include the full form number on the rate sheets.

2) Line Item 1 - Please remove Appendix A (Current Rates) from the rate sheets. Only the rates being submitted for approval should be attached under the Rate/Rule Schedule. Current rates are already included under Supporting Documentation.

Objection 4

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

Comments: We note that the objection response dated 8/26/21 indicates that GLIC anticipates filing for subsequent rate increases in the future. The Outlook for Future Increases column in the LTC Rate Request Summary indicates No future increases assuming full approval. Please confirm that the LTC Rate Request Summary accurately reflects the company's plan for future rate increases.

Objection 5

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

Comments: The purpose of the LTC Rate Request Summary narrative is to provide a clear explanation of the justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. We note that the basis for the increase is explained in the 1st paragraph. Therefore, please remove the 2nd paragraph from the narrative.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/23/2021
Submitted Date	08/23/2021
Respond By Date	09/22/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Please respond by the Respond By Date above. If an extension is required, you must submit your request prior to that date.

Objection 1

Comments: IAW, with your email message below, please update the Rate Tables(s), Actuarial Memorandum, Rate Request Summary, Rate/Rule Summary, and cover letter as appropriate. Please ask if questions.

We have shared these offers with management and have received confirmation that we will agree to these amounts. With that, well begin preparing revised rate table where needed and sending those via SERFF.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request made before the Respond By Date.

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.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Greg Smith

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	06/15/2021
Submitted Date	06/15/2021
Respond By Date	07/15/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: 1.Please provide details of the pricing underlying the Flexible Benefit Option, including any assumptions regarding future rate increases.

2.Please submit a projection assuming all policyholders elect the Flexible Benefit Option compared to the projections with the requested increase.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/14/2021
Submitted Date	05/14/2021
Respond By Date	06/13/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: 1) It appears that the revised 1% BIO rates were added into Appendix B submitted 4/6/2021 but not removed from line Item No. 3. Please resolve this discrepancy.

2) We note that the rates for the FBO option were not revised in the filing update. Please explain why revised rates were not submitted for this option.

Objection 2

Comments: The post submission update submitted 4/6/23 indicates a 49.2% increase. The Rate/Rule Schedule also shows a 49.2% increase. Other updated items submitted 4/6/21 indicate a 63% increase: the Actuarial Memorandum addendum, the Rate/Request Summary and the rate sheets in Appendix B. Please resolve this discrepancy.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an updated Exhibit II reflecting the revised rate increase.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/25/2021
Submitted Date	01/25/2021
Respond By Date	04/07/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

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

2.For all projections requested in the next question, the baseline should comply with the following:
a.Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.
b.For this pre-stability block, assumptions should be best-estimate.
c.Premiums should be at the Virginia rate level for both historical and projected future.
d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.

3.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:
a.current assumptions and current rates
b.current assumptions with the proposed rate increase
c.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
d.original assumptions and original premiums from inception
e.a projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 60/80 Test)

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

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

5.Please update Additional Exhibit III (Status of Filings) with any additional rate increase approvals.

6.Please reconcile the initial target lifetime loss ratio of 66.8% stated in the objection response with that calculated in the previous filing (GEFA-130998408) of 69.6%.

7.The dual loss ratio test of 14VAC5-200-150 B. requires the use of the greater of 60% or the lifetime loss ratio used in the original pricing at the average valuation interest rate. Please revise Exhibit III (60/80 Test) and, if necessary, adjust the rate increase percentage to comply.

8.Please provide full projections and calculations in Excel supporting the Prospective PV and If-Knew/Makeup Blend responses. In addition, for the If-Knew/Makeup Blend, please use both the actual weighting for blending based on the percentage of remaining policyholders and the cost-sharing percentages prescribed in the attached report from the NAIC LTC Pricing Subgroup.

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. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: 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 and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

Long-term Care Insurance

Approaches to Reviewing Premium Rate Increases

NAIC LTC Pricing Subgroup

October 2018

Executive Summary

Several years ago, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care (LTC) Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued on or after the date that the state where the policy is issued adopts the changes.

Despite these changes, along with changes made to the pricing methodology of LTC insurance in 2002, carriers find themselves in situations where they must increase premium rates in order to cover future expected claims. Most of these increases are implemented on blocks that are no longer open to new business. Regulators often treat the review and approval of these rate increases differently.

Over the past year, the LTC Pricing Subgroup studied and discussed approaches used by various states to review LTC rate increases. These approaches were discussed on public calls consisting of regulators, industry representatives, and consumer advocates. Through that process, this document was developed to serve as a resource that states can use in their review of LTC rate increases. The goal is to create a more predictable and transparent process for reviewing LTC rate increase filings.

Scope

This document describes two methodologies for computing rate increases for LTC insurance policies. Regulators should consider applicable laws in their state when applying these methods to a particular block of policies.

Background

Prior to 2002, LTC insurance was priced using a fixed lifetime loss ratio methodology. This methodology was meant to ensure that premium rates were not too high. However, as experience evolved, the premiums set using this methodology proved to be inadequate, leading to large rate increases. In addition, this approach allowed for the portion of the premium available for expenses and profit to increase when actual claims were higher than what was expected when the product was initially priced.

In 2002, a new method of pricing LTC insurance was adopted by the NAIC. This new method, known as the rate stabilization methodology, moved away from fixed loss ratios applied to initial premiums and moved to a rating methodology designed to increase the probability

that premiums will remain unchanged for the life of the contract, even under moderately adverse experience.

Even under the revised methodology, policyholders continue to experience large rate increases. In response, the NAIC Long-term Care Pricing Subgroup proposed changes to the NAIC Long-term Care Model Regulation (Model 641) aimed at strengthening the pricing of LTC insurance. These proposed changes were adopted by the NAIC in August of 2014. These changes apply to LTC insurance policies issued after the date that the state where the policy is issued adopts the revised regulation. The new model does not address rate increases consumers are experiencing on existing business.

The LTC Pricing Subgroup turned its focus to the review of these rate increases with the goal of developing a framework to achieve greater transparency and predictability in the review and approval of requests for LTC insurance rate increases.

Approaches

As a starting point, the subgroup surveyed states on various practices surrounding their review of LTC insurance rate increases. One of the first steps in the process was to develop consistency when using certain terms, including the term "recoupment of past losses", when used in our discussions. For purposes of this document, the subgroup developed a consistent understanding of different categories of past losses.

The following charts illustrate the streams of potential losses or deficiencies stemming from two general sources – those stemming from past and future premiums being insufficient, and those stemming from past and future incurred claims being worse than expected.

At the time of a rate increase, sources of potential past premium deficiencies come from premiums that were paid by policyholders who:

- are active
- are in paid-up status (i.e., they are not on claim, but are no longer paying premium under the terms of the policy but may have future claims)
- have lapsed coverage, (i.e., they are not paying premium, are not on claim, and cannot have future claims)
- are disabled (i.e., on claim)

At the time of a rate increase, sources of future premiums come from the following two groups:

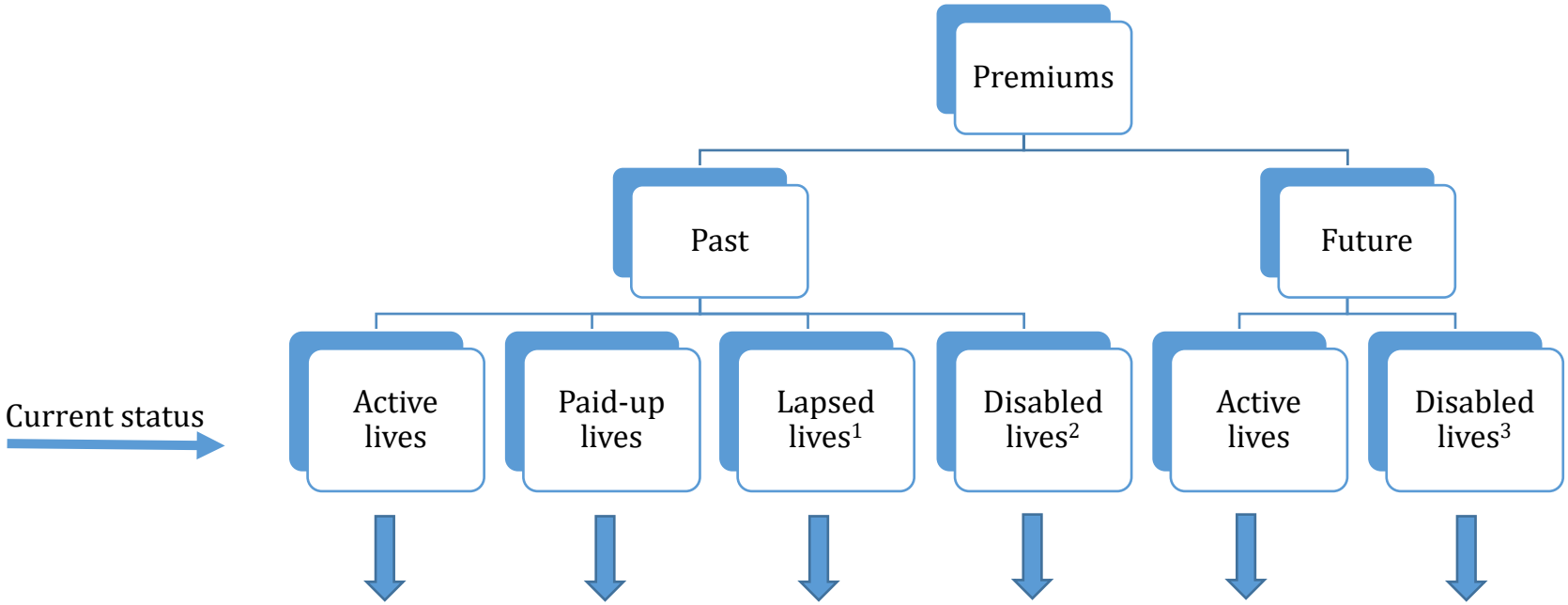
- policyholders who remain active and continue paying premiums
- policyholders who are currently on claim but recover and begin paying premiums again

At the time of a rate increase, sources of future incurred claims are:

- active premium paying policyholders who go on claim in the future

- disabled policyholders who are currently on claim, recover, and go on claim again in the future
- paid-up policyholders – this source of future claims is recognized in lifetime loss ratio calculations but not in projections of future claims for rate increases

Premium Shortfall Categories at the Time of a Rate Increase Request

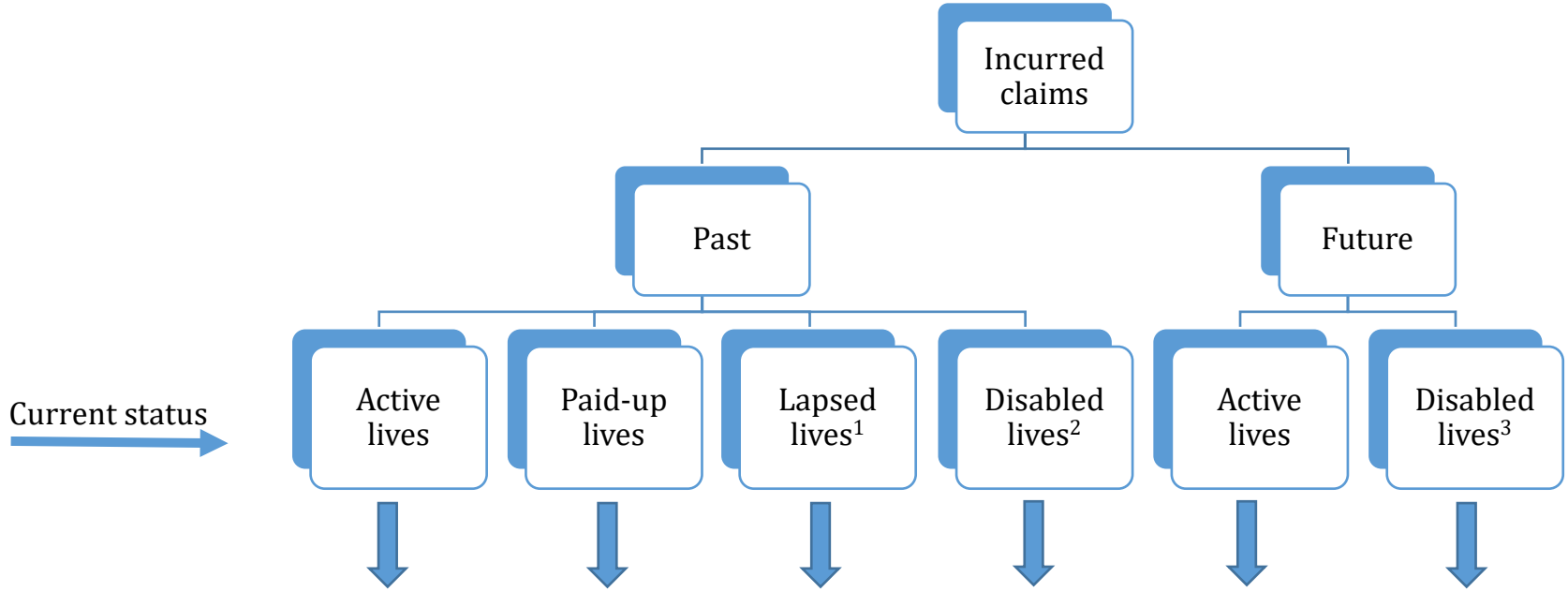


	Active lives	Paid-up lives	Lapsed lives[1]	Disabled lives[2]	Active lives	Disabled lives[3]
Lifetime loss ratio	✓	✓	✓	✓	✓	✓
Prospective present value approach	✗	✗	✗	✗	✓	✗
Blended if-knew/make up approach	✓	✓	✓	✓	✓	✓
2014 NAIC LTC Model Regulation	✓	✓	✓	✓	✓	✓

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓ indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

Categories of Adverse Claims Experience at the Time of a Rate Increase Request



	Active lives	Paid-up lives	Lapsed lives[1]	Disabled lives[2]	Active lives	Disabled lives[3]
Lifetime loss ratio	✓	✓	✓	✓	✓	✓
Prospective present value approach	✗	✗	✗	✗	✓	✗
Blended if-knew/make up approach	✓*	✓*	✓*	✓*	✓	✓
2014 NAIC LTC Model Regulation	✗	✗	✗	✗	✓	✓

[1] Includes voluntary lapses and those who died prior to generating a claim
[2] Includes those who died while on claim and those who exhausted their benefits
[3] Current disabled lives who might recover in the future and resume paying premiums

✗ indicates that the category is not reflected in the methodology, and any deficiency needs to be funded from a source other than a rate increase. However, the deficiency could be mitigated by catch-up and transitional adjustments to the prospective PV approach. ✓* indicates a partial recoupment since the method blends if-knew, which does not allow for any recoupment, and make up, which allows for full recoupment.

As a second step in the process, the pricing subgroup identified several general methodologies that were consistently used across states. These are:

- The lifetime loss ratio approach, which allows for full recoupment of past losses and often results in the largest rate increase
- Unique state approaches, which are designed to limit the recoupment of past losses
- The amended model regulation, which, like the state approaches, limits the recoupment of past losses

The two state approaches discussed in the pricing subgroup are described below.

Prospective PV approach

This approach avoids a recoupment of past losses by considering only future projections. The following formula is used to compute an allowable rate increase for a block of LTC insurance policies:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.58 + .85C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.85\, PV_{\text{current}}(\text{future earned premiums})}$$

where:

Δ indicates the change in present value (PV) due to the change in actuarial assumptions between the time of the last rate increase (or the original assumptions if there was no prior rate increase) and the current assumptions

C is the cumulative percent rate increase to date. For example, if the current rate, prior to the proposed rate increase, is 50 percent higher than the rate at initial pricing, then C = .5

The *current* subscript in the denominator indicates that the PV should be computed using current assumptions. The future earned premiums in the formula are based on the current premiums prior to the proposed rate increase. Regulators may wish to consider the addition of margin to the rate increase. For example, the ΔPV(future incurred claims) term in the above formula could be multiplied by 1.1 to represent a 10 percent margin.

The formula is limited to **active, premium-paying policyholders** as of the time of the filing. All present value calculations in the formula should be based on the same set of current active lives.

For pre-rate stabilized policies, one could use .6 in place of .58 and .8 in place of .85:

$$\text{rate increase } \% = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.6 + .8C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.8\, PV_{\text{current}}(\text{future earned premiums})}$$

Justification for the formula

The numerator represents the amount of additional funding needed, on a prospective basis, as a result of the change in actuarial assumptions. This amount reflects the increase in the PV of incurred claims, and is partly offset by the increase in the PV of future net premiums, where net premiums are computed by multiplying gross premiums by the loss ratio.

To compute the loss ratio, if P_0 is the premium at initial pricing and P is the current premium prior to the proposed rate increase, then:

$$P = P_0(1+C)$$

so

$$P_0 = \frac{P}{1+C}$$

The portion of current premium due to prior increases is:

$$P - P_0 = P - \frac{P}{1+C} = \frac{PC}{1+C}$$

Applying a 58 percent loss ratio to the initial premium and an 85 percent loss ratio to the increase portion, the loss ratio is:

$$\frac{.58\dfrac{P}{1+C} + .85\dfrac{PC}{1+C}}{P} = \frac{.58+.85C}{1+C}$$

Since a loss ratio of 85 percent applies to the rate increase, which provides the additional funding needed, then:

$$.85\ \Delta PV_{\text{current}}(\text{future earned premiums}) =$$
$$\Delta PV(\text{future incurred claims}) - \left(\frac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})$$

The percentage rate increase, computed as ΔPV / PV of future earned premiums, is found by dividing both sides of the above equation by $.85\ PV_{\text{current}}(\text{future earned premiums})$:

$$\text{rate increase }\% = \frac{\Delta PV(\text{future incurred claims}) - \left(\dfrac{.58+.85C}{1+C}\right)\Delta PV(\text{future earned premiums})}{.85\,PV_{\text{current}}(\text{future earned premiums})}$$

Possible Modifications to Prospective PV approach

The prospective PV formula is intended to produce a rate increase that is adequate to fund the projected increase in future claim liabilities. However, a regulator should consider modifications to the formula based on the following:

- Disapproval of a prior actuarially justified rate increase.
- A prior actuarially justified rate increase reduced by the regulator.
- Approval of a prior actuarially justified rate increase after significant delay, offset by any company delay in filing for an actuarially justified rate increase.

Note that the use of any prior "actuarially justified" rate increase requires justification and support, which may vary by company and by state. The use and amount of any prior actuarially justified rate increase must be agreed to by both the regulator and the company.

Examples of the modifications that could be made to the prospective PV formula are described below:

Catch-up Provision (For rate increase requests denied or delayed)

If part of a past rate increase request has been denied, or if there was a material delay in the prior approval, for the new rate to be consistent with the underlying methodology of the Base Formula, a company must be granted an additional rate increase amount, called the catch-up provision. The catch-up provision is designed to reflect in a new rate increase the necessary additional premiums based on the assumptions provided to the department at the time of the previous rate increase request that were not approved with the prior filing(s). It will not take into account any deviation in actual experience from assumed experience during that time period.

$$\text{Catch-up rate increase \%} = \frac{\text{AV(premiums requested}^{\text{P}}) - \text{AV(premiums approved}^{\text{P}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

$$+ \frac{\text{PV(premiums requested}^{\text{F}}) - \text{PV(premiums approved}^{\text{F}})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Where:

AV is the Accumulated Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

PV is the Present Value at the time of the new rate increase request using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Requested^P is the total past premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Requested^F is the total future premiums that would have been collected had the entire rate increase request been granted in a timely manner based on the actuarial assumptions made at the time of the previous rate increase request(s)

Premiums Approved^P is the total past premiums that were collected based on the rate increase approved at the time of the previous rate increase request(s)

Premiums Approved^F is the total future premiums that would have been collected based on the rate increase approved at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

<u>Transition Provision (For Pre-Rate Stability products and other products where the last rate increase requests was voluntarily reduced by the company)</u>

If the prior rate increase request was not subject to the Rate Stability actuarial certification or a past rate increase request has been voluntarily reduced from the amount per such certification, a transition period needs to be established for companies to make a single filing to provide the full amount of premium necessary to meet the actuarial certification (consistent with the Model Bulletin calculation requirements). This transition filing would establish the assumptions to be used as the "prior assumptions" for future Base Formula requests and the maximum "Prior Premium" scale for these policies based on those prior assumptions. For any new filing of a rate increase to the Prior Rate scale to be consistent with the underlying methodology of the Base Formula, a company must be granted increases from the current approved premium scale up to but not above the maximum Prior Premium scale as part of the Transition amount. In this instance, the company will not be allowed to recapture past premiums that would have been collected if the rate increase request had not been voluntarily reduced. To the extent that a company requests a Transitional increase and a state denies or reduces the amount, the amount denied would be allowed in future rate increase requests under the Catch-Up Provision.

$$\text{Transition rate increase } \% = \frac{\text{PV(premiums justified)} - \text{PV(premiums requested)}}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Where:

PV is the Present Value using the actuarial assumptions made at the time of the previous rate increase request(s).

Premiums Justified is the total future premiums that would have been collected had the previous rate increase request been based upon the entire amount calculated in the Base Formula and Catch-up Provisions at the time of the previous rate increase request(s)

Premiums Requested is the total future premiums that would have been collected based on the entire rate increase requested at the time of the previous rate increase request(s)

For pre-rate stabilized policies, use .8 in place of .85.

Calculation of Entire Rate Increase

Total Rate Increase = Base Formula Increase % + Catch-up Increase % + Transition Increase %

Blended If-Knew/Make-up Approach

This approach begins with the computation of if-knew and makeup rate increases, as described in the definitions below. Next, a blended average is computed between the if-knew and make-up increases, where the makeup component is weighted based on the percentage of original policyholders remaining in active, premium-paying status. Finally, a cost-sharing function is applied to determine the portion of the rate increase that is paid by policyholders, while the remainder is a cost borne by the company.

This approach requires the use of all components outlined in this section. It is not appropriate to use only one part of this approach to determine a rate increase.

Key definitions include:

- If-knew increase – increase to the premium rates such that the resulting rates, if in effect from inception of the form, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Make-up increase – increase to the premium rates such that the resulting rates, if in effect in future years, would produce the greater of the initial target lifetime loss ratio or minimum loss ratio applicable to the form

- Blended increase – weighted average of if-knew increase and makeup increase, with the makeup component weighted based on the percentage of the original policyholders remaining in active, premium-paying status

- Cost-sharing increase – blended increase reduced by the cost-sharing formula described below

- Maximum allowable rate increase – an increase that, in addition to any prior rate increase, results in a cumulative rate increase equal to the cost-sharing increase

Cost sharing

This approach requires a state to establish a cost-sharing formula to be applied the rate increase determined under this approach. The table below is an example of a formula where the rate increase is sliced into layers. The policyholder's share of the rate increase decreases with each layer.

Blended increase	Policyholder share of the increase
0-15%	100%
15-50%	90%
50-100%	75%
100-150%	65%
>150%	50%

For example, a blended increase of 70 percent would be sliced into three layers, consisting of 15 percent in the 0-15% layer, 35 percent in the 15-50% layer, and the remaining 20 percent in the 50-100% layer. The policyholder's share of a 70 percent blended increase would be 100% x 15% + 90% x 35% + 75% x 20% = 15% + 31.5% + 15% = 61.5%.

The example below illustrates the application of this method. It assumes that the minimum loss ratio applicable to the policy is 60 percent and that at the time of the rate increase filing, 40 percent of the original policyholders remain and are paying premium.

	Without current increase			Premium at if knew level			Premium at make up level			With allowable rate increase		
Experience	*Earned Premium*		*Incurred*	*Earned*	*Incurred*	*Loss*	*Earned*	*Incurred*	*Loss*	*Earned*	*Incurred*	*Loss*
Period	*Original*	*Actual*	*Claims*	*Premiums*	*Claims*	*Ratio*	*Premiums*	*Claims*	*Ratio*	*Premiums*	*Claims*	*Ratio*
Past	100	110	50	208	50	24%	110	50	45%	110	50	45%
Future	60	78	150	125	150	120%	223	150	67%	137	150	109%
Lifetime	160	188	200	333	200	60%	333	200	60%	247	200	81%
Loss ratio at the original premium level				125%								
Minimum loss ratio applicable to the form				60%		Layer	PH share					
If-knew increase				108%		15%	100%					
Make-up increase				272%		35%	90%					
Remaining policyholders percentage				40%		50%	75%					
Blended increase				174%		50%	65%					
Cost-sharing increase				128%		24%	50%					
Past rate increase				30%		174%						
Maximum allowable rate increase				76%								

There are many possible refinements of the basic approach described above, such as:

- reducing the allowable increase if the original premiums were unreasonably low (i.e. lower than a benchmark premium calculated using assumptions that are deemed appropriate for the period in which the policy was priced and issued)
- basing the if-knew and make-up increases on a measure of profitability rather than on a target or minimum loss ratio standard

- calculating present values using actual and expected investment returns rather than statutory valuation rates
- specifying how margins for adverse experience and waiver of premium benefits should be treated in the loss ratio calculation
- specifying the level of granularity of the rate increase calculation (i.e. whether the rate increase should vary by benefit features, underwriting criteria, etc.)

NAIC Model Regulation

Section 20.1(C)(2) of the Model Regulation describes a 58/85 loss ratio standard, which recognizes the lesser of actual or expected past claims. The allowable rate increase computed according to the Model Regulation's loss ratio standard applicable on the issue date of the policy, serves as a ceiling when using either of the above approaches.

Comparison of Approaches

Below are summaries of the results produced under each method for three actual rate filings received from three different carriers.

For each carrier, the earned premiums and incurred claims were multiplied by a random number to mask the carrier's actual data. Note that all yearly figures are discounted with interest:

Carrier #1

Summary of rate filing	
Type	Pre Rate Stabilized (Individual)
Rate increase history	40% in 2010; 25% in 2015
Cumulative rate prior increase	1.40 x 1.25 - 1 = 75%

	Accumulated and present values at 4.5% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims	Earned premiums	Incurred claims
Past	29,881,320	30,254,745	29,312,302	30,254,745
Future	6,396,557	64,064,583	8,276,125	81,078,884
Lifetime	36,277,877	94,319,328	37,588,427	111,333,629

Summary of calculations	
Estimated % of active policyholders remaining	50%
Lifetime LR	296%
Maximum rate increase under 60/80 lifetime LR standard	1321%
Blended if-knew & makeup components:	
Makeup increase	3268%
"If knew" rate increase	498%
Blended with 50% active policyholders remaining:	1883%
With cost sharing	983%

Blended if-knew & makeup rate increase* (after backing out prior 69.6% cumulative rate increase)	**519%**
Prospective PV allowable rate increase	**238%**
* Rate increase assumes: (1) benchmark premium = original premium; and (2) 50% actives remaining.	

Carrier #2

Summary of rate filing	
Type	Rate stabilized (individual)
Rate increase history	None
Cumulative prior rate increase	0%

	Accumulated and present values at 4% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims	Earned premiums	Incurred claims
Past	2,605,954	41,528	2,605,954	41,528
Future	4,537,414	3,795,819	4,382,489	5,514,785
Lifetime	7,143,367	3,837,347	6,988,442	5,556,313

Summary of calculations	
Estimated % of active policyholders remaining	71%
Lifetime LR	80%
Maximum rate increase under 58/85 lifetime LR standard	40%
Blended if-knew & makeup components:	
Makeup increase	59%
"If knew" rate increase	37%
Blended with 71% active policyholders remaining:	53%
With cost sharing	49%
Blended if-knew & makeup allowable rate increase[1, 2]	**49%**
Prospective PV allowable rate increase[2]	**49%**
[1] Rate increase assumes: (1) benchmark premium = original premium; and (2) 71% actives remaining. [2] The allowable rate increase would be limited to 40% based on the 58/85 lifetime loss ratio standard.	

Carrier #3

Summary of rate filing	
Type	Rate stabilized (individual)
Rate increase history	None
Cumulative prior rate increase	0%

	Accumulated and present values at 4.5% interest rate			
	Prior assumptions		Current assumptions	
	Earned premiums	Incurred claims*	Earned premiums	Incurred claims*
Past	1,272,279	221,055	1,272,279	221,055

Future	659,852	1,098,641	864,521	2,561,128
Lifetime	1,932,131	1,319,696	2,136,800	2,782,183

* Projected incurred claims include a 10% moderately adverse experience load.

Summary of calculations	
Estimated % of active policyholders remaining	77%
Lifetime LR	130%
Maximum rate increase under 58/85 lifetime LR standard	210%
Blended if-knew & makeup components:	
Makeup increase	308%
"If knew" rate increase	124%
Blended with 77% active policyholders remaining:	266%
With cost sharing	174%
Blended if-knew & makeup allowable rate increase*	**174%**
Prospective PV allowable rate increase	**183%**
* Rate increase assumes: (1) benchmark premium = original premium; and (2) 77% actives remaining.	

Other Considerations

Premium Rate Increase Caps

Some states, either by regulation or administrative practice, place caps on premium rate increases. In particular, New Hampshire adopted a rule that caps rate increases based on the insured's attained age. In general, caps implemented by states have no actuarial basis, but instead are arbitrarily administered.

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 along with the potential for substantial reductions in benefits due to state-specific guaranty fund limits. In addition, the need for future rate increases will be greater based on the degree to which requested rate increases are capped. Many states have worked with companies to successfully address large rate increases through the use of a pre-approved series of incremental increases, allowing rates to reach the appropriate level while fully informing the policyholders of the timing and amount of the full series of increases.

Delays in Filing and Delays in Approval of Rate Increases

Similar to arbitrary rate caps, delays in implementing actuarially justified rate increases due to either a carrier failing to file a needed rate increase, or delays in the regulatory approval of a needed rate increase, can pose a potential solvency risk. Several LTC insurance carriers have commented that delays in the implementation of needed rate increases lead to significantly higher rate increases later. For example, one carrier with a large block of LTC business estimated that each one-year delay of a needed rate increase adds a 5 to 10 percentage point increase to the needed rate increase.

Lifetime Loss Ratio Issue

Some regulators believe it is inappropriate to approve a rate increase that would lead to a lower projected lifetime loss ratio than in the prior rate increase filing. Where the prior filing was consistent with actuarially certified adequate premiums this would generally be an appropriate expectation unless sufficient justification is provided for an exception. Where the prior rate filing was not consistent with actuarially certified adequate premiums (e.g. most pre-rate stability business or filings limited by rate caps) or the company noted in its filing that if experience did not improve that additional rate increase filings are likely, the projected loss ratio from such a prior filing is not an appropriate limit.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/15/2021
Submitted Date	01/15/2021
Respond By Date	02/14/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

Comments: In the response to objection 3 submitted 12/28/20, the Company refers to policyholder notifications submitted for approval under GEFA-132466767. Please confirm the filing number - there are no forms submitted in that filing.

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. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: 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 and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/09/2020
Submitted Date	12/09/2020
Respond By Date	01/08/2021

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the actuarial certification on page 21 for compliance with 14VAC5-130-70 B 14 (re: premiums are reasonable in relation to benefits).

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Section 13 - please explain the development of the Average Premium after the proposed rate increase. It does not appear to reflect the 113% increase.

Objection 3

Comments: Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach. Provide all projections in an Excel file with working formulas to facilitate our analysis.

Objection 4

Comments: What steps have been taken to minimize rate increases on this block of business?

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. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: 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 and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/24/2020
Submitted Date	11/24/2020
Respond By Date	12/24/2020

Dear Ronald N. Jackson,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Experience Projections and Filing Status (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)

Comments: We note that the Actuarial Memorandum and many of the exhibits are labeled Confidential. As noted in the SERFF filing instructions, information filed with the Life and Health Insurance Forms and Rates Section is publicly available upon submission. Questions should be directed to Bob Grissom at bob.grissom@scc.virginia.gov.

Objection 2

- Rate Tables, [7042VA, 7044VA] (Rate)

Comments: 1) There are discrepancies between the form numbers in the Actuarial Memorandum and the Rate/Rule Schedule. Please resolve the following discrepancies:

- The Actuarial Memorandum references forms 7042 and 7044 and 7042 Rev and 7044 Rev. Affected Form Numbers in Item I show 7042VA and 7044VA.

- The Affected Form Numbers also do not match the form numbers listed in the previous filing (GEFA-130998408).

2) Line Item 1 appears to only include rate sheets for 7042VA and 7044VA. There are no corresponding rate sheets for 7042 and 7044 "Rev". Please attach all applicable rate sheets.

3) The Actuarial Memorandum indicates that the increase applies to the base rates and associated riders. Please confirm that the form numbers for both the base rates and the riders are listed under Affected Form Numbers.

Objection 3

- Sample Policyholder Notifications (Supporting Document)

Comments: Please confirm if the company intends to use policyholder notification documents which have previously been approved. If so, provide the SERFF filing number(s) for the approved letter(s). Any forms which have not previously been approved should be attached under the Form Schedule tab for review and approval.

Objection 4

- Product Checklist (Supporting Document)

Comments: Please attach a signed copy of the current version of the LTC Rate Review Checklist which can be found at: https://scc.virginia.gov/getattachment/f261515d-6543-4c5e-aada-cadf5fe5f14f/Long-Term-Care-Rate-Revision-Checklist.pdf.

Objection 5

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Comments: Please confirm if the company has submitted Annual Rate Report filings for this block for compliance with 14VAC5-200-125, and provide the filing number for the most recently filed report.

Objection 6

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

Comments: Please complete the Outlook for Future Rate Increases section and attach a narrative summarizing the key information used to develop the rates, in clear, easy to understand, language.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the actuarial certification on page 25 for compliance with 14VAC5-130-70 B 14 (re: premiums are reasonable in relation to benefits).

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. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: 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 and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/29/2022
Submitted Date	07/29/2022

Dear Colleen Moore,

Introduction:

In response to comments received July 26, 2022:

Response 1

Comments:

1.1) The current version of the FBO rate tables has been attached to this filing as requested.

1.2) Final versions of the FBO endorsements and Schedules, as provided under GEFA-132466778, are also attached for reference purposes.

Related Objection 1

Applies To:

- Flexible Benefit Option Endorsements and Rates (Supporting Document)

Comments: 1) Please attach the current version of the FBO rate tables submitted 4/26/22 under GEFA-132466778.

2) Please attach copies of the final versions of the FBO endorsements and schedules from GEFA-132466778.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Flexible Benefit Option Endorsements, Rates and Sample Schedule
Comments:	These forms and rates have been filed for approval under SERFF # GEFA-132466778.
Attachment(s):	7042END-FBO VA 0722.pdf 7044END-FBO VA 0722.pdf 7042RevEND-FBO VA 0722.pdf 7044RevEND-FBO VA 0722.pdf 7042 FBO SCH VA.pdf 7044 FBO SCH VA.pdf 7042Rev FBO SCH VA.pdf 7044Rev FBO SCH VA.pdf VA Choice 2 LR Rate Tables Appendix C.pdf
Previous Version	
Satisfied - Item:	*Flexible Benefit Option Endorsements and Rates*
Comments:	*These forms and rates have been filed for approval under SERFF # GEFA-132466778.*
Attachment(s):	*7042END-FBO VA 1020.pdf* *7044END-FBO VA 1020.pdf* *7042RevEND-FBO VA 1020.pdf* *7044RevEND- FBO VA 1020.pdf* *VA Ch 2_2.1 A_nA RS Rate Tables Appendix C 20210623.pdf*

Response 2

Comments:

2) Pursuant to your request, samples of the applicable notifications that may be provided to policyholders impacted by the requested rate change are attached.

Related Objection 2

Comments: Please attach John Doe versions of the policyholder notifications to be used with this filing under Supporting Documentation.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	John Doe Sample VA Choice 2 Standard Policyholder Letter 041322.pdf Jane Doe Sample VA Choice 2 NQ on Claim Policyholder Letter 041322.pdf FBO VA Policyholder Letter Template 072822.pdf Jane Doe Sample VA Choice 2 FBO Policyholder Letter 072822.pdf Jane Doe Sample VA Choice 2 NQ FBO Policyholder Letter 072822.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*FBO VA Policyholder Letter Template.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_November2020 for Choice 2.2.1.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:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/29/2022
Submitted Date	07/29/2022

Dear Colleen Moore,

Introduction:

In reply to comments received December 22, 2021:

Response 1

Comments:

Genworth acknowledges the Department had previously resolved all issues in reference to this filing. As additional comments were received July 26, 2022, we are responding to these comments to close out the objection.

Related Objection 1

Comments: THIS IS NOT AN OBJECTION OR REQUEST FOR INFORMATION AT THIS TIME.

All concerns pertaining to this rate filing have been resolved; however, final approval cannot be given until all concerns regarding the policyholder notifications in SERFF Tracking Number GEFA-132466778 have also been resolved. No response is required at this time.

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:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/18/2021
Submitted Date	11/18/2021

Dear Colleen Moore,

Introduction:

This letter is in response to the comments received in your objection letter, dated November 12, 2021, regarding Genworth Life Insurance Company's (GLIC's) Choice 2 Loss Ratio Virginia rate increase request.

Response 1

Comments:

Please see VA Choice 2 LR LTC Insurance Rate Request Summary.pdf for the requested update.

Related Objection 1

Applies To:

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

Comments: In the response to Objection 2 submitted 11/8/21 the company confirmed that future rate increases are anticipated for this block. Please revise the Rate Request Summary 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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice 2 LR LTC Insurance Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Choice 2 LR LTC Insurance Rate Request Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210824.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210406.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.pdf*

Conclusion:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/08/2021
Submitted Date	11/08/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated October 22, 2021, regarding Genworth Life Insurance Company's (GLIC's) Choice 2 Loss Ratio Virginia rate increase request:

Response 1

Comments:

1) Please see attached VA Choice 2 & 2.1 LR Addendum.pdf for requested updates.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In paragraph 3 of Part 1 of the Addendum, the Company indicates the rate tables are updated to reflect the "phased premium rate increase". The proposed increase is to be implemented in a single increase, not a phased in series of increases. Therefore please update the wording to reflect the revised premium rate increase rather than a phased premium rate increase.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210824.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf* *VA Choice 2 & 2.1 LR Addendum 20210824.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Comments:	
Attachment(s):	VA Choice 2 nAARP LR Confidential Memo 20201016.pdf VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx

Response 2

Comments:

2) GLIC confirms that future rate increases are anticipated for this block.

Related Objection 2

Applies To:

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

Comments: Please confirm if the Outlook for Future Rate Increases accurately reflects the status. The response to Objection 4 submitted 9/28/21 indicated the RRS had been updated to reflect future anticipated increases.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 3

Comments:

3) The filings were paper filings, and they were approved on April 30, 2003. Form 7042VA was approved under file number 007 0000020238 and form 7044VA was approved under file number 007 0000020237.

Related Objection 3

Applies To:

- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: Please confirm the SERFF filing # where the rider rate factors were approved.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/13/2021
Submitted Date	10/13/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated October 8, 2021, regarding Genworth Life Insurance Company's (GLIC's) Choice 2 Loss Ratio Virginia rate increase request:

Response 1

Comments:

GLIC apologizes for this oversight. Please see VA Choice 2 LR LTC Insurance Rate Request Summary.pdf for the correct Rate Request Summary.

Related Objection 1

Applies To:

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

Comments: In the response submitted 9/28/21, it appears the Rate Request Summary for GEFA-132466778 was attached. Please attach the RRS for this filing.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice 2 LR LTC Insurance Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210824.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210406.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.pdf*

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/28/2021
Submitted Date	09/28/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated September 14, 2021, regarding Genworth Life Insurance Company's (GLIC's) Choice 2 Loss Ratio Virginia rate increase request:

Response 1

Comments:

1) Per your request, a Post Submission Update will be provided revising the rate increase to 58%.

Related Objection 1

Comments: Using a post submission update, please revise the Filing Description on the General Information Tab to reflect the revised 58% increase.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

2.1) The FBO rates have been removed from the Rate/Rule Schedule tab and added to the Supporting Documentation tab of this filing as requested.

2.2) GLIC confirms that this filing will use the FBO endorsements submitted for approval under SERFF # GEFA-132466778. Please see the attached endorsements:
7042END-FBO VA 1020.pdf
7044END-FBO VA 1020.pdf
7042RevEND-FBO VA 1020.pdf
7044RevEND- FBO VA 1020.pdf

Related Objection 2

Applies To:

- FBO Rate Tables, [7042END-FBO VA 1020, 7044END-FBO VA 1020] (Rate)

Comments: 1) We note that identical FBO rates for forms 7042 and 7044 in Appendix C are included under both this filing and GEFA-132466778. As rate sheets can only be approved in one filing, please remove the FBO rates from the Rate/Rule Schedule and attach in supporting documentation, and update the filing to indicate the FBO rates are as approved in GEFA-132466778.

2) If this filing will use the FBO endorsements submitted for approval in GEFA-132466778, please attach copies under Supporting Documentation and include a reference to the forms filed in that filing.

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Removed		Other	Previous State Filing Number: N/A Rate Action Other Explanation: See GEFA-132466778		09/28/2021 By: Ronald Jackson
Previous Version						
1	*FBO Rate Tables*	*7042END-FBO VA 1020, 7044END-FBO VA 1020*	*New*		*VA Ch 2 nAARP LR Rate Tables Appendix C 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*

Supporting Document Schedule Item Changes

Satisfied - Item:	Flexible Benefit Option Endorsements and Rates
Comments:	These forms and rates have been filed for approval under SERFF # GEFA-132466778.
Attachment(s):	7042END-FBO VA 1020.pdf 7044END-FBO VA 1020.pdf 7042RevEND-FBO VA 1020.pdf 7044RevEND- FBO VA 1020.pdf VA Ch 2_2.1 A_nA RS Rate Tables Appendix C 20210623.pdf

Response 3

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Comments:

3.1) Please see attached VA LR Choice 2 Privileged Choice Rate Tables.pdf and VA LR Choice 2 Classic Select Rate Tables.pdf for the requested updates.

3.2) Please see attached VA LR Choice 2 Privileged Choice Rate Tables.pdf and VA LR Choice 2 Classic Select Rate Tables.pdf for the requested updates.

Related Objection 3

Applies To:

- FBO Rate Tables, [7042END-FBO VA 1020, 7044END-FBO VA 1020] (Rate)
- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: 1) Please include the full form number on the rate sheets.

2) Line Item 1 - Please remove Appendix A (Current Rates) from the rate sheets. Only the rates being submitted for approval should be attached under the Rate/Rule Schedule. Current rates are already included under Supporting Documentation.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (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	Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 58	VA LR Choice 2 Classic Select Rate Tables.pdf, VA LR Choice 2 Privileged Choice Rate Tables.pdf,	09/28/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 58*	*VA LR Choice 2 Classic Select Rate Tables.pdf, VA LR Choice 2 Privileged Choice Rate Tables.pdf,*	*08/26/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 63*	*VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,*	*06/07/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 49.2*	*VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,*	*04/06/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*12/28/2020 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Rate/Rule Schedule Item Changes

Previous Version						
1	Rate Tables	7042VA, 7044VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113	VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,	10/19/2020 By: Ronald Jackson

No Supporting Documents changed.

Response 4

Comments:

4) GLIC is requesting the rate increase based on our current best estimate assumptions. If the proposed rate request is approved in full in a timely manner, then GLIC does not anticipate filing for subsequent rate increases in the future. However, GLIC reviews experience and assumptions annually for Cash Flow Testing. If experience emerges differently than current assumptions or if there are delays in receiving the full approval, then GLIC will continue to file for additional rate increases.

Since the Department is considering only a partial approval and a higher rate increase can be actuarially justified, future rate increase filings are anticipated for this block. The column Outlook for Future Rate Increases in attached VA Long Term Care Insurance Rate Request Summary.pdf has been updated accordingly.

Related Objection 4

Applies To:

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

Comments: We note that the objection response dated 8/26/21 indicates that GLIC anticipates filing for subsequent rate increases in the future. The Outlook for Future Increases column in the LTC Rate Request Summary indicates No future increases assuming full approval. Please confirm that the LTC Rate Request Summary accurately reflects the company's plan for future rate increases.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210824.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210406.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.pdf*

Response 5

Comments:

5) Please see attached VA Long Term Care Insurance Rate Request Summary.pdf for the requested updates.

Related Objection 5

Applies To:

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

Comments: The purpose of the LTC Rate Request Summary narrative is to provide a clear explanation of the justification for the rate increase to the public, in language which would be easily understood by individuals with little to no insurance background. We note that the basis for the increase is explained in the 1st paragraph. Therefore, please remove the 2nd paragraph from the narrative.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

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 Long Term Care Insurance Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210824.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210406.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.pdf*

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/26/2021
Submitted Date	08/26/2021

Dear Colleen Moore,

Introduction:

In reply to comments received August 23:

Response 1

Comments:

We ask you to review the response letter and the updated documentation.

Related Objection 1

Comments: IAW, with your email message below, please update the Rate Tables(s), Actuarial Memorandum, Rate Request Summary, Rate/Rule Summary, and cover letter as appropriate. Please ask if questions.

We have shared these offers with management and have received confirmation that we will agree to these amounts. With that, well begin preparing revised rate table where needed and sending those via SERFF.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (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	Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 58	VA LR Choice 2 Classic Select Rate Tables.pdf, VA LR Choice 2 Privileged Choice Rate Tables.pdf,	08/26/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 63*	*VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,*	*06/07/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 49.2*	*VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,*	*04/06/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*12/28/2020 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B*	*10/19/2020 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Rate/Rule Schedule Item Changes

					20201016.pdf,	

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (8/26/21)
Comments:	
Attachment(s):	VA Choice 2 LR Objection 7 Response 20210824.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (8/26/21)
Comments:	
Attachment(s):	VA Choice 2 LR Objection 7 Response 20210824.pdf

Satisfied - Item:	Updated Projections
Comments:	
Attachment(s):	VA Choice 2 LR Updated Projections.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (8/26/21)
Comments:	
Attachment(s):	VA Choice 2 LR Objection 7 Response 20210824.pdf

Satisfied - Item:	Updated Projections
Comments:	
Attachment(s):	VA Choice 2 LR Updated Projections.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum 20210406.pdf VA Choice 2 & 2.1 LR Addendum 20210824.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (8/26/21)
Comments:	
Attachment(s):	VA Choice 2 LR Objection 7 Response 20210824.pdf

Satisfied - Item:	Updated Projections
Comments:	
Attachment(s):	VA Choice 2 LR Updated Projections.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum 20210406.pdf VA Choice 2 & 2.1 LR Addendum 20210824.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210824.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20210406.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/23/2021
Submitted Date	06/23/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated June 15, 2021, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request:

Response 1

Comments:

1.1) The FBO was priced to achieve the same future loss ratio (FLR) as Genworths MYRAP. The MYRAP for Choice 2 consists of a one time rate increase of 39% nationwide. The table in the attached letter compares projected and historical amounts between the FBO designs and Genworths MYRAP. Note that on the basis of modeling and assumptions as of the point of pricing, all options result in a future loss ratio of approximately 92%.

1.2) Please see Attachment 1 in VA Ch 2_2.1 LR Objection 6 Attachments.xlsx for the requested projections.

Related Objection 1

Comments: 1.Please provide details of the pricing underlying the Flexible Benefit Option, including any assumptions regarding future rate increases.

2.Please submit a projection assuming all policyholders elect the Flexible Benefit Option compared to the projections with the requested increase.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (6/23/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 6 Response 20210623.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (6/23/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 6 Response 20210623.pdf

Satisfied - Item:	Incurred Claim and Earned Premium Exhibit
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 6 Attachments.xlsx

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/07/2021
Submitted Date	06/07/2021

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated May 14, 2021, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request:

Response 1

Comments:

1.1) GLIC apologizes for the confusion. As the 1% BIO rates have been added to Appendix B, Genworth has removed the BIO Rate Tables from the Rate/Rule Schedule Tab.

1.2) The Flexible Benefit Option is a package of benefits that is priced based on a fixed assumed level of future rate increases and is therefore independent of the rate increase being requested or any change to that requested rate increase. As such, the rates for the Flexible Benefit Option have not changed from those submitted with the original filing and revised rates on the Flexible Benefit Option were not included with the revised filing on 4/6/2021.

Related Objection 1

Applies To:

- Rate Tables, [7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: 1) It appears that the revised 1% BIO rates were added into Appendix B submitted 4/6/2021 but not removed from line Item No. 3. Please resolve this discrepancy.

2) We note that the rates for the FBO option were not revised in the filing update. Please explain why revised rates were not submitted for this option.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (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	BIO Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Other	Previous State Filing Number: N/A Rate Action Other Explanation: Removed. See Apendix B.		06/07/2021 By: Ronald Jackson
Previous Version						
1	*BIO Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*New*		*VA Ch 2 CS nAARP LR Rate Tables Appendix D 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix D 20201016.pdf,*	*12/28/2020 By: Ronald Jackson*
Previous Version						
1	*BIO Rate Tables*	*7042VA, 7044VA*	*New*		*VA Ch 2 CS nAARP LR Rate Tables Appendix D 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix D 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*

No Supporting Documents changed.

Response 2

Comments:

2) The 49.2% value in the post submission update and the rate/rule schedule was incorrectly stated. GLIC apologizes for any confusion this caused. A post submission update will be provided to reflect the 63% rate increase.

Related Objection 2

Comments: The post submission update submitted 4/6/23 indicates a 49.2% increase. The Rate/Rule Schedule also shows a 49.2% increase. Other updated items submitted 4/6/21 indicate a 63% increase: the Actuarial Memorandum addendum, the Rate/Request Summary and the rate sheets in Appendix B. Please resolve this discrepancy.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 63	VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,	06/07/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 49.2*	*VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,*	*04/06/2021 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*12/28/2020 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*

No Supporting Documents changed.

Response 3

Comments:

3) Please see Attachment 1 in VA Ch 2_2.1 LR Objection 5 Attachments.xlsx for the requested exhibit.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an updated Exhibit II reflecting the revised rate increase.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Experience Exhibit (update)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 5 Attachments.xlsx

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/06/2021
Submitted Date	04/06/2021

Dear Colleen Moore,

Introduction:

In reply to comments received January 25, 2021:

Response 1

Comments:

Genworth thanks you for the extensions granted and asks you to review the enclosed attachments.

Related Objection 1

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

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

2.For all projections requested in the next question, the baseline should comply with the following:
a.Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.
b.For this pre-stability block, assumptions should be best-estimate.
c.Premiums should be at the Virginia rate level for both historical and projected future.
d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.

3.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six projections on a nationwide basis:
a.current assumptions and current rates
b.current assumptions with the proposed rate increase
c.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
d.original assumptions and original premiums from inception
e.a projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 60/80 Test)

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

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

5.Please update Additional Exhibit III (Status of Filings) with any additional rate increase approvals.

6.Please reconcile the initial target lifetime loss ratio of 66.8% stated in the objection response with that calculated in the previous filing (GEFA-130998408) of 69.6%.

7.The dual loss ratio test of 14VAC5-200-150 B. requires the use of the greater of 60% or the lifetime loss ratio used in the original pricing at the average valuation interest rate. Please revise Exhibit III (60/80 Test) and, if necessary, adjust the rate increase percentage to comply.

8.Please provide full projections and calculations in Excel supporting the Prospective PV and If-Knew/Makeup Blend responses. In addition, for the If-Knew/Makeup Blend, please use both the actual weighting for blending based on the percentage of remaining policyholders and the cost-sharing percentages prescribed in the attached report from the NAIC LTC Pricing Subgroup.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (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	Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 49.2	VA Choice 2 LR Classic Select Rate Tables_Appendix B.pdf, VA Choice 2 LR Privileged Choice Rate Tables_Appendix B.pdf,	04/06/2021 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*12/28/2020 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (4/6/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 4 Response 20210406.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/6/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 4 Response 20210406.pdf

Satisfied - Item:	Experience Projections and Filing Status (for Objection 4)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 4 Attachments.xlsx

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/6/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 4 Response 20210406.pdf

Satisfied - Item:	Experience Projections and Filing Status (for Objection 4)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 4 Attachments.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum 20210406.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (4/6/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 4 Response 20210406.pdf

Satisfied - Item:	Experience Projections and Filing Status (for Objection 4)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 4 Attachments.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum 20210406.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Long Term Care Insurance Rate Request Summary 20210406.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201224.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.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:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/15/2021
Submitted Date	01/15/2021

Dear Colleen Moore,

Introduction:

In reply to comments received January 14, 2021:

Response 1

Comments:

When responding on December 28, 2020, Genworth had intended to move the policyholder notifications included under SERFF # GEFA-132466767 from the Supporting Documentation tab to the Form Schedule tab. We ask you to pardon this oversight. Those forms will be moved when we reply to the comments received under GEFA-132466767 on January 12, 2021, as requested by the Department.

Related Objection 1

Comments: In the response to objection 3 submitted 12/28/20, the Company refers to policyholder notifications submitted for approval under GEFA-132466767. Please confirm the filing number - there are no forms submitted in that 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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/08/2021
Submitted Date	01/08/2021

Dear Colleen Moore,

Introduction:

Is in response to the comments received in your objection letter, dated December 9, 2020, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request:

Response 1

Comments:

1) Please see revised Actuarial Certification in VA Choice 2 nAARP LR Confidential Memo 20210108.pdf.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the actuarial certification on page 21 for compliance with 14VAC5-130-70 B 14 (re: premiums are reasonable in relation to benefits).

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Response 2

Comments:

2) GLIC apologizes for the error in calculations. Please see revised Average Premiums table in Section 13 of VA Choice 2 nAARP LR Confidential Memo 20210108.pdf.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Section 13 - please explain the development of the Average Premium after the proposed rate increase. It does not appear to reflect the 113% increase.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Response 3

Comments:

3) We ask you to review the attached response letter as there are details that do not format properly in this venue.

Related Objection 3

Comments: Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach. Provide all projections in an Excel file with working formulas to facilitate our analysis.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (1/8/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 2 Response 20210108.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (1/8/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 2 Response 20210108.pdf

Satisfied - Item:	Experience Projection Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 2 Attachments.xlsx

Response 4

Comments:

4) GLIC has taken measures to improve the wellness of policyholders to avert claims and to ensure GLIC pays only legitimate claims. Specifically, GLIC has begun piloting healthy living programs for insureds and has enhanced initial eligibility and ongoing eligibility claim adjudication standards of practice while also investing in and expanding the Special Investigation Unit. GLIC believes these measures will reduce future claim costs on the in-force population.

Additionally, GLIC has continued to work on the development of alternative product strategies, including the options to reduce benefits could help reduce the need for rate increases on these products.

Related Objection 4

Comments: What steps have been taken to minimize rate increases on this block of business?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/28/2020
Submitted Date	12/28/2020

Dear Colleen Moore,

Introduction:

In response to the comments received in your objection letter, dated November 24, 2020, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 Loss Ratio Virginia rate increase request:

Response 1

Comments:

1) We continue to believe that the following portions of this Actuarial Memorandum should be treated as confidential and exempt from disclosure under Virginia Public Records Law:
Section 3, 8, 14, Exhibits Ia, Ib, Ic, Exhibits IIa, IIb, IIc, and Exhibit III of the Actuarial Memorandum and all Additional Exhibits.

We are aware that this filing is made public upon submission unless the Department reconsiders its position.

Related Objection 1

Applies To:
- L&H Actuarial Memorandum (Supporting Document)
- Experience Projections and Filing Status (Supporting Document)

Comments: We note that the Actuarial Memorandum and many of the exhibits are labeled Confidential. As noted in the SERFF filing instructions, information filed with the Life and Health Insurance Forms and Rates Section is publicly available upon submission. Questions should be directed to Bob Grissom at bob.grissom@scc.virginia.gov.

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: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20201224.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Response 2

Comments:

2.1) GLIC has updated the Actuarial Memorandum and the Rate Request Summary to include all base forms and riders. Please see VA Choice 2 nAARP LR Confidential Memo 20201224.pdf and VA Long Term Care Insurance Rate Request Summary 20201224.pdf.

2.2) Form number 7042 and 7044 Rev are generic form numbers for Choice 2 products. As notes in question 2.1, VA has state specific form numbers 7042VA and 7044VA and therefore no additional rate sheets need to be provided.

2.3) GLIC confirms that both the base rates and the riders are listed under Affected Form Numbers as requested by the Department.

Related Objection 2

Applies To:

- Rate Tables, [7042VA, 7044VA] (Rate)

Comments: 1) There are discrepancies between the form numbers in the Actuarial Memorandum and the Rate/Rule Schedule. Please resolve the following discrepancies:
- The Actuarial Memorandum references forms 7042 and 7044 and 7042 Rev and 7044 Rev. Affected Form Numbers in Item I show 7042VA and 7044VA.
- The Affected Form Numbers also do not match the form numbers listed in the previous filing (GEFA-130998408).

2) Line Item 1 appears to only include rate sheets for 7042VA and 7044VA. There are no corresponding rate sheets for 7042 and 7044 "Rev". Please attach all applicable rate sheets.

3) The Actuarial Memorandum indicates that the increase applies to the base rates and associated riders. Please confirm that the form numbers for both the base rates and the riders are listed under Affected Form Numbers.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113	VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,	12/28/2020 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7044VA*	*Revised*	*Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 113*	*VA Ch 2 CS nAARP LR Rate Tables Appendix B 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix B 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*
2	BIO Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	New		VA Ch 2 CS nAARP LR Rate Tables Appendix D 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix D 20201016.pdf,	12/28/2020 By: Ronald Jackson
Previous Version						
2	*BIO Rate Tables*	*7042VA, 7044VA*	*New*		*VA Ch 2 CS nAARP LR Rate Tables Appendix D 20201016.pdf, VA Ch 2 PC nAARP LR Rate Tables Appendix D 20201016.pdf,*	*10/19/2020 By: Ronald Jackson*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20201224.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Response 3

Comments:

3) The policyholder notification documents have been attached under the Form Schedule tab for review and approval under the Choice 2 & 2.1 RS - filing: SERFF Tracking number - GEFA-132466778. The Statement of Variability document has been attached under the Supporting Documentation tab. Policyholders not eligible for the Flexible Benefit Option will receive our Standard Premium Increase Notification which is attached under the Form Schedule tab for review and approval under SERFF Tracking Number - GEFA-132466767. The documents included in this filing are for reference purposes only.

Related Objection 3

Applies To:

- Sample Policyholder Notifications (Supporting Document)

Comments: Please confirm if the company intends to use policyholder notification documents which have previously been approved. If so, provide the SERFF filing number(s) for the approved letter(s). Any forms which have not previously been approved should be attached under the Form Schedule tab for review and approval.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

4) Please see attached Long-Term-Care-Rate-Revision-Checklist LR.pdf.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Related Objection 4

Applies To:

- Product Checklist (Supporting Document)

Comments: Please attach a signed copy of the current version of the LTC Rate Review Checklist which can be found at: https://scc.virginia.gov/getattachment/f261515d-6543-4c5e-aada-cadf5fe5f14f/Long-Term-Care-Rate-Revision-Checklist.pdf.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Choice 2 nAARP LR NAIC Filing Checklist 20201016.pdf Long-Term-Care-Rate-Revision-Checklist LR.pdf
Previous Version	
Satisfied - Item:	*Product Checklist*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR NAIC Filing Checklist 20201016.pdf* *VA Individual LTC Review Requirements Checklist 20201016.pdf*

Response 5

Comments:

5) The filing number for the most recently filed Annual Rate Report is SERFF # GEFA- 132551162.

Related Objection 5

Comments: Please confirm if the company has submitted Annual Rate Report filings for this block for compliance with 14VAC5-200-125, and provide the filing number for the most recently filed report.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 6

Comments:

6) Please see VA Long Term Care Insurance Rate Request Summary 20201224.pdf for the requested updates.

Related Objection 6

Applies To:

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

Comments: Please complete the Outlook for Future Rate Increases section and attach a narrative summarizing the key information used to develop the rates, in clear, easy to understand, language.

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 Long Term Care Insurance Rate Request Summary 20201224.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA Long Term Care Insurance Rate Request Summary 20201016.pdf*

Response 7

Comments:

7) Please see revised Actuarial Certification in VA Choice 2 nAARP LR Confidential Memo 20201224.pdf.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the actuarial certification on page 25 for compliance with 14VAC5-130-70 B 14 (re: premiums are reasonable in relation to benefits).

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20201224.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Amendment Letter

Submitted Date: 02/10/2022

Comments:

Updated documentation is being provided based upon the current state of the review of this filing. If there are any questions you may contact us using the information provided.

Regards,

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Withdrawn
Comments:	The appropriate documents were filed for approval under GEFA-132466778.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications (FBO)*
Comments:	
Attachment(s):	*165224FBO Cover Letter.pdf* *165226FBO Coverage Options.pdf* *165239FBO VA Important Information Regarding This Premium Increase.pdf* *FBO-COTC Considerations.pdf* *SOV.VA_FBO Policyholder Notification_November 2020.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	FBO VA Policyholder Letter Template.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notifications*
Comments:	
Attachment(s):	*165224 VA Cover Letter.pdf* *165224NQ VA Cover Letter.pdf* *165226 VA Coverage Options.pdf* *165239 VA Important Information Regarding This Premium Increase.pdf* *SOV.VA_Standard Policyholder Notification_November2020 for Choice 2.2.1.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Amendment Letter

Submitted Date: 08/27/2021

Comments:

The previous Addendum to the Actuarial Memorandum has been removed as it is no longer applicable.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum 20210824.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf* *VA Choice 2 & 2.1 LR Addendum 20210824.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf* *VA Choice 2 & 2.1 LR Addendum 20210406.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20210108.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx* *VA Choice 2 nAARP LR Confidential Memo 20201224.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Choice 2 nAARP LR Confidential Memo 20201016.pdf* *VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx*

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2020 Choice 2 & 2.1_Round 6 (LR)		
Project Name/Number:	2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)		

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Amendment Letter

Submitted Date: 11/05/2020

Comments:

Attached are the documents that would be provided to the policyholder as notification of the proposed rate change (with and without the Flexible Benefit Option/FBO).

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224 VA Cover Letter.pdf 165224NQ VA Cover Letter.pdf 165226 VA Coverage Options.pdf 165239 VA Important Information Regarding This Premium Increase.pdf SOV.VA_Standard Policyholder Notification_November2020 for Choice 2.2.1.pdf

Satisfied - Item:	Sample Policyholder Notifications (FBO)
Comments:	
Attachment(s):	165224FBO Cover Letter.pdf 165226FBO Coverage Options.pdf 165239FBO VA Important Information Regarding This Premium Increase.pdf FBO-COTC Considerations.pdf SOV.VA_FBO Policyholder Notification_November 2020.pdf

Note To Filer

Created By:

Colleen Moore on 03/10/2021 10:29 AM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Summary of 3/8/21 call

Comments:

As discussed in the call on 3/8/21, the company will be submitting revisions to the filing using a loss ratio methodology consistent with that used in the prior filing. The company will also submit supporting documentation for the TX and MN methods, with the MN method shown using blending based on 50/50 and on persisting policyholders. The respond by date on the outstanding objection has been extended to 4/7/21.

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Note To Filer

Created By:

Colleen Moore on 03/02/2021 03:02 PM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Extension Request

Comments:

The respond by date on the 1/25/21 objection has been extended to 3/19/21, as requested.

Note To Reviewer

Created By:

Ronald Jackson on 03/01/2021 04:57 PM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Extension Request

Comments:

As Genworth intends to have a discussion with the Department prior to responding to comments received January 25th, we ask the Department to extend the response date until March19th. Thank you for your consideration.

Sincerely,

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

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Note To Filer

Created By:

Colleen Moore on 02/25/2021 09:38 AM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Extension request

Comments:

The respond by date for the 1/25/21 objection letter has been changed to 3/4/21, as requested.

Note To Reviewer

Created By:

Ronald Jackson on 02/24/2021 03:03 PM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Extension Request

Comments:

Genworth respectfully requests an extension until March 4th to respond to comments received January 25th. If there are any questions you may contact me using the information provided below.

Sincerely,

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

Note To Reviewer

Created By:

Ronald Jackson on 12/23/2020 05:42 PM

Last Edited By:

Colleen Moore

Submitted On:

04/07/2021 03:10 PM

Subject:

Extension Request

Comments:

Due to the holiday Genworth respectfully requests an extension until December 31st on the comments received November 24th. If there are any questions you may contact me using the information provided below.

Sincerely,

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

Reviewer Note

Created By:

Colleen Moore on 02/15/2022 09:19 AM

Last Edited By:

Greg Smith

Submitted On:

08/01/2022 08:13 AM

Subject:

Actuarial Opinion Letter

Comments:

Final Actuarial Opinion Letter

JOHN T. CONDO, FSA, MAAA, PHD
DAVID E. NEVE, FSA, MAAA, CERA
CANDE OLSEN, FSA, MAAA, CLU
SHAWN D. PARKS, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES

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

NAZNEE RIAS, FSA, MAAA, CERA
NICOLE L. RUSSO, ASA, MAAA
LORNE W. SCHINBEIN, FSA, MAAA

October 29, 2021

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

Subject: **SERFF Tracking #GEFA-132571093**
VA Choice 2 & 2.1 non-AARP Pre-RS

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. 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 Extra-Regulatory Considerations

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

Compliant Increase under 14VAC5-200	63%
Additional Test	**Max Allowed**
PV Future Loss	full
Prospective PV	83%
If-Knew/Makeup	58%
State Equity	57%

History and Details of Request

The policies in this filing were issued in Virginia from May 2003 through September 2003 and include 78 pre-stability policies as of 12/31/2019, representing about 0.01% of the total nationwide inforce. There has been one previous increase of 24.8% approved in 2019. The Company is currently requesting an increase of 63.0%.

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.

Flexible Benefit Option

In addition to the typical reduced benefit options, the Company would also like to offer what they are calling the Flexible Benefit Option (FBO). This would provide a fixed benefit pool, 1% inflation, 90/180 day EP, and a premium rate guarantee until 2025.

To analyze the reasonableness of the pricing of the FBO, I asked the Company to provide the details of the pricing for this option. The Company responded that "the FBO was priced to achieve the same future loss ratio as Genworth's MYRAP. The MYRAP for Choice 2 consists of a one time rate increase of 39% nationwide." I was unable to reconcile the 39% MYRAP reported by the Company since the requested rate increases were much higher for Virginia. Upon inquiry, the Company indicated that the 39% was based on a nationwide aggregate view of the rate actions at the time that the pricing was performed. I additionally was concerned that the Company's estimate of the lifetime loss ratio with the full MYRAP of 60.9% and the estimated lifetime loss ratio with the FBO was lower still (53.7% or 57.0% vs. 60.9%). Since both of these were less than the original loss ratio on this block (69.6%), neither would be approved as a standalone. There is an argument to allow some leeway to account for the rate guarantee through 2025.

The Company provided additional information in response to my concerns above. After review of this information, my summary is as follows.

- With any alternative benefit, we typically require that the company demonstrate equivalence on some basis.
- The company chose to use the future loss ratio as its benchmark for equivalence. This produces a different answer than using lifetime loss ratio basis as pointed out in my earlier comments. That doesn't mean it is wrong as there is no prescribed basis that must be used.
- The usual benefit reductions that are allowed for all rate increases (such as reduction in benefit period, daily benefit or removal of riders) are not required to demonstrate

equivalence, and in many cases would produce a lower lifetime loss ratio if everyone were to elect them.

- The goal of offering these alternatives is to give the policyholder additional choices. These choices will have different relative value for each and every person and circumstance.
- My inclination is that, in the absence of blatant manipulation or confusion, more choices are better than fewer. I don't see any manipulation on the part of the company in this alternative.

Based on these observations, I would recommend that the Bureau allow the company to offer the FBO as an alternative.

New Benefit Increase Option

The 1% BIO rates are a fixed 7.4% higher than the No BIO rates at all ages and benefits. As compared to the 5% BIO rates, which vary from 36% to 119% higher, depending on age. It appears that the company used a simplifying assumption to price at the lower end of the range of what could be justified.

Assumptions

Assumptions are best estimate and do not include any margins. They are consistent with those used for 2019 cash flow testing.

Morbidity – The current morbidity assumptions for incidence, utilization and continuance are based on the Company's own experience through 2018 with 10 years of future morbidity improvement. The original assumptions were based on Company experience through 2002 and 2006 depending on form. Incidence rates vary by product type, issue age, gender, duration, inflation option and benefit period. Benefit utilization rates vary by product type, inflation option, care situs, benefit period, claim age and claim duration. Claim termination rates vary by product type, care situs, gender, benefit period, claim age and claim duration.

The A/E based on the revised assumptions is about 102% for incidence and 98% for terminations. Under original assumptions, the overall claim cost A/E is 133%.

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 13,635 claims, giving the data full credibility based on the standard above.

Mortality – The assumed mortality is based on Company experience through 2018. The original mortality was based on the Annuity 2000 table. The current mortality produces an A/E ratio of 102% versus 54% under original assumptions.

Voluntary Lapse –The current lapse assumptions are based on Company experience through 2018, varying by issue age, duration, benefit inflation option, marital status, risk class and benefit period. They fit reasonably well with the actual historical experience (97% A/E overall vs. 60% on original pricing). The minimum lapse rate varies from 0.31% to 0.55%. The original ultimate assumption was 1.0 to 1.5%.

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

Projections

The loss ratio projections as of 12/31/2019 are summarized below.

Benefit Period	Inflation	Original LR	No Increase			With Increase		
			Future	Fut/ALR	Lifetime	Future	Fut/ALR	Lifetime
Limited	None	69%	146%	132%	59%	99%	89%	53%
Limited	Simple		222%	202%	97%	149%	136%	82%
Limited	Compound		167%	144%	81%	111%	96%	66%
Lifetime	None	54%	169%	156%	79%	114%	105%	69%
Lifetime	Simple		266%	246%	123%	178%	165%	104%
Lifetime	Compound		215%	193%	104%	142%	128%	86%

60/80 Test

Row	Description	Total
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit III*):	10,562,161,891
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	10,560,972,382
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	1,189,509
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	11,589,399,213
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	6,049,593,205
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	5,539,806,008
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	1,772,763,547
(8)	PV Future Incurred Claims (Exhibit III)	14,224,592,825
(9)	Total Incurred Claims: (7) + (8)	15,997,356,372
	Original LR	69.6%
(10)	MAX(0.6,orig LR) x [(2) + (5)] + 0.80 x [(3) + (6)] =	15,993,750,062
(11)	Test: Is (9) >= (10)?	PASS

PV of Future Loss Test

Benefit Period	Inflation	Original	Current	Proposed	Limit
Limited	**Total**	(973.0)	(4,766.2)	(1,667.8)	n/a
Lifetime	**Total**	(161.7)	(1,622.7)	(967.4)	n/a

For this analysis, I compared the present value of expected future loss under three scenarios: 1) original assumptions; 2) current assumptions and current premiums; and 3) current assumptions and proposed premiums. The results show that the expected loss with the requested increase is in compliance.

Prospective PV Approach

The allowable rate increase is 83% using the data provided by the Company.

If-Knew/Makeup Blend Approach

The allowable rate increase is 58% using the data provided by the Company.

State Rate Equity

The statistics related to rate actions in all states are presented in the table below. The proposed rate increase is less than the nationwide average.

NW Range	NW Avg	VA Curr	VA Prop
9%-194%	96.4%	24.8%	103.4%

Reliance and Qualifications

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

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

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

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

Sincerely,

Shawn D. Parks, FSA, MAAA

Reviewer Note

Created By:

Colleen Moore on 01/08/2021 04:15 PM

Last Edited By:

Colleen Moore

Submitted On:

01/09/2023 09:43 AM

Subject:

RRS

Comments:

Rate Review Summary

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

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

SERFF Tracking Number: GEFA-132571093

Revised Rates

Average Annual Premium Per Member: $2,591 After Rate Increase

Average Requested Percentage Rate Change Per Member: 58.0%

Range of Requested Rate Changes: 58.0%

Number of Virginia Policyholders Affected: 78

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7042VA	Choice 2 & 2.1	July 2003 - September 2003	24.8% - 6/28/2019	Yes
7044VA	Choice 2 & 2.1	October 2003 - June 2008	24.8% - 6/28/2019	Yes
62376VA	Nonforfeiture Benefit Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62378	Restoration of Benefits Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62381	Survivorship Benefit Rider (10 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62382	Enhanced Survivorship Benefit Rider (7 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62383	Enhanced Survivorship Benefit Rider (7 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62384	Monthly Benefits Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62385	Waiver of Home Care EP Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
36378VA	Return of Premium Rider After 10 Year	July 2003 - June 2008	24.8% - 6/28/2019	Yes
39129VA	Graded Return of Premium Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes

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

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

Key Information Used to Develop the Rates Including the Main Drivers

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the anticipated performance of the product. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. The direct effect of the worsening experience has been the need to increase the reserves supporting the product as well as the need to perform rate actions on the product.

The key drivers in the worsening experience are a combination of significantly higher than anticipated claims volumes combined with an increase in the average cost associated with the claims. The increase costs for the claims are driven by both the claims being longer and the cost of the care received being higher than originally anticipated. Premiums are being raised on all policies issued under these policy forms to offset the higher anticipated claims. This premium increase is designed to offset some of the anticipated increased costs, ensuring adequate funding to pay current and anticipated future claims, and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance and included the necessary actuarial data and other items requested by the Virginia Bureau of Insurance to support the increase.

Part 2 - Long Term Care Insurance Rate Request Summary

Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission

Company Name and NAIC Number: Genworth Life Insurance Company – NAIC # 70025

SERFF Tracking Number: GEFA-132571093

Disposition: Approved

Approval Date: 08/01/2022

Current Average Annual Premium Per Member: $1,640

Rate Changes:

Average Percentage Rate Change Per Member: 58.0%

Minimum Requested Percentage Rate Change Per Member: 58.0%

Maximum Requested Percentage Rate Change Per Member: 58.0%

Number of Virginia Policy Holders Affected: 78

Summary of the Bureau's review of the rate request:

The Company requested a 113.0% rate increase on this block of individual long-term care insurance policy forms. However, after discussion with the Bureau, the increase was reduced to 58.0%.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-150 of the Virginia Administrative Code. The review indicated that the lifetime anticipated loss ratio after the increase will be 72.6%, which exceeds the minimum required loss ratio of 60%.

While the Company has advised that they are likely to file for additional rate increases in the future, these will first need to be filed for review and approval with the Bureau.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

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

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Post Submission Update Request Processed On 10/06/2021

Status:	Allowed
Created By:	Ronald Jackson
Processed By:	Colleen Moore
Comments:	

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Filing Description:

Requested Value:

RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132571093
Non-AARP Policy Forms: 7042VA, 7044VA

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 58% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing, is called the Flexible Benefit Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Prior Value:

RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132571093
Non-AARP Policy Forms: 7042VA, 7044VA

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 113% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing, is called the Flexible Benefit Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 Choice 2 & 2.1_Round 6 (LR)*
Project Name/Number: *2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*

Post Submission Update Request Processed On 09/06/2021

Status:	Allowed
Created By:	Ronald Jackson
Processed By:	Colleen Moore
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	58	63

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	58.000%	63.000%
Overall % Rate Impact	58.000%	63.000%
Written Premium Change for this Program	$74198	$80594
Maximum %Change (where required)	58.000%	63.000%
Minimum %Change (where required)	58.000%	63.000%

State:	*Virginia*	***Filing Company:***	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2020 Choice 2 & 2.1_Round 6 (LR)*		
Project Name/Number:	*2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*		

Post Submission Update Request Processed On 04/23/2021

Status:	Allowed
Created By:	Ronald Jackson
Processed By:	Colleen Moore
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	49.2	133

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	49.200%	113.000%
Overall % Rate Impact	49.200%	113.000%
Written Premium Change for this Program	$62940	$144558
Maximum %Change (where required)	49.200%	113.000%
Minimum %Change (where required)	49.200%	113.000%

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2020 Choice 2 & 2.1_Round 6 (LR)*
Project Name/Number: *2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)*

Post Submission Update Request Processed On 06/13/2021

Status: Allowed
Created By: Ronald Jackson
Processed By: Colleen Moore
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	63	49.2

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	63.000%	49.200%
Overall % Rate Impact	63.000%	49.200%
Written Premium Change for this Program	$80594	$62940
Maximum %Change (where required)	63.000%	49.200%
Minimum %Change (where required)	63.000%	49.200%

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 24.800%
Effective Date of Last Rate Revision: 06/28/2019
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GEFA-130998408

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	58.000%	58.000%	$74,198	78	$127,927	58.000%	58.000%

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (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	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-130998408 Percent Rate Change Request: 58	VA LR Choice 2 Classic Select Rate Tables.pdf, VA LR Choice 2 Privileged Choice Rate Tables.pdf,
2		Removed		Other	Previous State Filing Number: N/A Rate Action Other Explanation: See GEFA-132466778	
3		BIO Rate Tables	7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Other	Previous State Filing Number: N/A Rate Action Other Explanation: Removed. See Apendix B.	

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	76.90	70.99	59.16	53.25	41.41	82.60	76.25	63.55	57.20	44.48	120.29	112.40	92.68	82.82	65.06	163.66	149.86	126.19	112.40	88.73
25-29	82.82	76.90	63.11	57.18	43.39	88.97	82.60	67.78	61.41	46.61	130.14	120.29	100.57	90.71	70.99	175.49	161.70	136.05	122.26	94.64
30-34	88.73	82.82	69.01	61.13	49.30	95.31	88.97	74.13	65.66	52.95	140.00	128.17	106.48	96.62	74.92	189.30	173.52	145.91	130.14	102.54
35-39	96.62	88.73	74.92	67.04	53.25	103.77	95.31	80.49	72.02	57.20	149.86	138.03	116.34	104.50	80.85	203.09	187.32	155.77	140.00	108.45
40-44	104.50	94.64	78.87	70.99	55.21	112.24	101.66	84.72	76.25	59.30	161.70	149.86	124.22	112.40	86.76	218.88	201.13	167.61	151.84	118.31
45	106.48	96.62	80.85	72.96	57.18	114.38	103.77	86.84	78.37	61.41	163.66	151.84	126.19	114.36	88.73	222.81	205.07	171.56	153.80	120.29
46	106.48	98.59	82.82	74.92	57.18	114.38	105.91	88.97	80.49	61.41	165.63	151.84	128.17	114.36	90.71	226.76	209.02	173.52	155.77	122.26
47	108.45	100.57	82.82	74.92	57.18	116.49	108.02	88.97	80.49	61.41	165.63	153.80	128.17	114.36	90.71	228.74	210.99	175.49	157.75	122.26
48	110.43	100.57	84.78	76.90	59.16	118.61	108.02	91.07	82.60	63.55	167.61	153.80	128.17	116.34	90.71	230.71	212.95	177.47	159.72	124.22
49	110.43	102.54	84.78	76.90	59.16	118.61	110.14	91.07	82.60	63.55	167.61	155.77	130.14	116.34	90.71	234.65	216.90	179.44	161.70	126.19
50	112.40	104.50	86.76	78.87	61.13	120.74	112.24	93.19	84.72	65.66	169.58	155.77	130.14	116.34	90.71	236.62	218.88	181.42	163.66	126.19
51	114.36	104.50	88.73	78.87	63.11	122.85	112.24	95.31	84.72	67.78	171.56	157.75	132.12	118.31	92.68	242.53	222.81	185.35	167.61	130.14
52	116.34	106.48	88.73	80.85	63.11	124.96	114.38	95.31	86.84	67.78	173.52	159.72	134.08	120.29	94.64	246.48	226.76	189.30	169.58	132.12
53	116.34	108.45	90.71	80.85	63.11	124.96	116.49	97.44	86.84	67.78	175.49	161.70	136.05	122.26	94.64	250.43	232.67	193.23	173.52	136.05
54	118.31	108.45	90.71	82.82	63.11	127.08	116.49	97.44	88.97	67.78	177.47	163.66	138.03	124.22	96.62	256.34	236.62	197.18	177.47	138.03
55	120.29	110.43	92.68	82.82	65.06	129.21	118.61	99.56	88.97	69.88	181.42	165.63	138.03	124.22	96.62	260.29	240.57	201.13	179.44	140.00
56	130.14	120.29	100.57	90.71	70.99	139.80	129.21	108.02	97.44	76.25	197.18	181.42	151.84	136.05	106.48	270.15	250.43	209.02	187.32	145.91
57	140.00	130.14	108.45	96.62	76.90	150.38	139.80	116.49	103.77	82.60	212.95	195.21	163.66	147.89	114.36	280.01	258.31	214.93	193.23	149.86
58	149.86	138.03	116.34	104.50	80.85	160.97	148.27	124.96	112.24	86.84	228.74	210.99	175.49	157.75	122.26	289.87	268.17	222.81	201.13	155.77
59	159.72	147.89	122.26	110.43	84.78	171.57	158.85	131.33	118.61	91.07	244.51	224.79	187.32	169.58	132.12	299.73	278.03	230.71	209.02	161.70
60	169.58	157.75	130.14	118.31	90.71	182.16	169.44	139.80	127.08	97.44	260.29	240.57	201.13	179.44	140.00	311.54	285.92	238.60	214.93	167.61
61	185.35	171.56	143.94	128.17	100.57	199.10	184.28	154.62	137.68	108.02	280.01	258.31	214.93	193.23	149.86	335.21	309.59	258.31	232.67	181.42
62	203.09	187.32	155.77	140.00	108.45	218.15	201.21	167.32	150.38	116.49	299.73	278.03	230.71	207.04	161.70	358.88	331.26	276.06	248.46	193.23
63	218.88	201.13	167.61	151.84	118.31	235.10	216.05	180.04	163.10	127.08	321.40	295.78	246.48	222.81	173.52	382.53	352.96	293.80	264.22	205.07
64	234.65	216.90	179.44	161.70	126.19	252.04	232.99	192.74	173.69	135.55	341.12	313.52	262.25	236.62	183.37	406.20	374.65	313.52	281.97	218.88
65	250.43	230.71	193.23	173.52	136.05	269.00	247.82	207.56	186.38	146.15	360.84	333.24	278.03	250.43	195.21	429.85	398.32	331.26	297.75	232.67
66	280.01	258.31	214.93	193.23	149.86	300.77	277.46	230.87	207.56	160.97	400.28	368.74	307.61	278.03	214.93	471.27	433.80	362.82	325.35	254.36
67	309.59	285.92	238.60	214.93	167.61	332.54	307.12	256.29	230.87	180.04	439.71	406.20	339.16	305.64	236.62	510.70	471.27	392.39	352.96	274.08
68	341.12	313.52	262.25	236.62	183.37	366.42	336.76	281.70	254.16	196.98	481.13	443.66	370.70	333.24	260.29	550.14	508.73	423.95	380.56	297.75
69	370.70	343.10	285.92	256.34	201.13	398.19	368.54	307.12	275.35	216.05	520.56	481.13	400.28	360.84	280.01	591.55	546.21	455.50	410.14	319.44
70	400.28	370.70	307.61	278.03	214.93	429.97	398.19	330.43	298.65	230.87	560.00	518.59	431.83	388.46	301.69	630.99	581.69	485.08	437.75	339.16
71	459.43	423.95	352.96	317.47	246.48	493.50	455.39	379.12	341.01	264.76	636.90	587.60	489.01	439.71	343.10	713.81	658.59	548.17	492.96	384.51
72	516.63	477.19	398.32	358.88	278.03	554.94	512.57	427.85	385.49	298.65	711.84	656.62	546.21	492.96	382.53	794.65	733.53	611.27	550.14	427.90
73	575.78	530.42	441.69	398.32	309.59	618.48	569.75	474.44	427.85	332.54	786.76	725.63	605.36	544.23	423.95	877.47	810.43	674.38	607.32	471.27
74	632.96	585.64	487.05	437.75	341.12	679.91	629.06	523.17	470.21	366.42	861.70	794.65	662.54	595.50	463.38	960.29	885.35	739.44	664.52	518.59
75	692.12	638.87	532.40	479.15	372.67	743.44	686.24	571.88	514.69	400.31	936.62	863.66	719.72	648.73	504.79	1,043.10	962.25	802.55	721.70	561.97
76	794.65	733.53	611.27	550.14	427.90	853.56	787.91	656.60	590.94	459.62	1,054.93	974.09	812.40	731.56	567.88	1,163.39	1,072.68	895.21	804.50	627.04
77	897.19	828.17	690.14	621.13	483.10	963.72	889.59	741.32	667.19	518.92	1,175.22	1,084.51	903.10	814.36	632.96	1,283.67	1,185.08	987.90	889.30	692.12
78	1,001.69	922.81	769.02	692.12	538.31	1,075.96	991.24	826.04	743.44	578.22	1,295.51	1,194.94	995.78	897.19	698.03	1,403.96	1,297.46	1,080.56	972.11	757.18
79	1,104.23	1,019.45	849.87	765.07	595.50	1,186.11	1,095.03	912.88	821.79	639.66	1,413.82	1,305.36	1,088.46	978.04	761.13	1,526.20	1,407.89	1,173.24	1,056.91	822.26
80	1,206.77	1,114.09	928.74	836.06	650.71	1,296.25	1,196.69	997.61	898.06	698.96	1,534.09	1,415.77	1,179.15	1,060.84	826.20	1,646.49	1,520.29	1,265.93	1,139.72	885.35
81	1,291.56	1,192.96	993.80	893.24	696.05	1,387.32	1,281.43	1,067.50	959.47	747.67	1,640.58	1,514.37	1,261.98	1,135.78	883.38	1,760.85	1,626.77	1,354.66	1,218.59	948.46
82	1,388.17	1,281.70	1,068.74	960.29	747.32	1,491.11	1,376.73	1,148.00	1,031.50	802.73	1,764.80	1,628.74	1,356.62	1,220.57	950.43	1,892.97	1,747.05	1,457.19	1,311.27	1,019.45
83	1,498.60	1,384.24	1,153.53	1,037.19	808.45	1,609.72	1,486.87	1,239.07	1,114.11	868.40	1,904.80	1,758.89	1,465.07	1,319.16	1,025.36	2,044.80	1,887.06	1,573.52	1,415.77	1,102.26
84	1,626.77	1,500.57	1,252.12	1,125.92	877.47	1,747.39	1,611.84	1,344.96	1,209.41	942.53	2,066.48	1,908.73	1,589.31	1,431.56	1,112.11	2,218.32	2,048.74	1,707.62	1,536.06	1,194.94
85	1,772.68	1,636.63	1,364.52	1,228.45	954.37	1,904.12	1,757.99	1,465.70	1,319.54	1,025.14	2,253.81	2,080.29	1,733.24	1,559.73	1,212.68	2,419.45	2,232.13	1,861.41	1,674.09	1,303.39
86	1,932.40	1,784.52	1,486.76	1,338.88	1,041.13	2,075.69	1,916.84	1,597.00	1,438.15	1,118.32	2,454.94	2,267.62	1,889.02	1,699.73	1,323.11	2,636.36	2,433.25	2,027.05	1,825.93	1,419.72
87	2,105.92	1,944.24	1,620.86	1,459.16	1,133.81	2,262.07	2,088.40	1,741.05	1,567.36	1,217.88	2,675.79	2,470.71	2,058.60	1,853.53	1,441.42	2,872.98	2,652.12	2,210.44	1,989.58	1,547.89
88	2,295.22	2,119.73	1,766.77	1,589.31	1,236.35	2,465.42	2,276.91	1,897.79	1,707.16	1,328.02	2,918.32	2,693.54	2,243.95	2,019.16	1,571.56	3,131.28	2,890.72	2,409.59	2,169.02	1,685.92
89	2,502.26	2,311.00	1,924.52	1,733.24	1,346.76	2,687.80	2,482.37	2,067.22	1,861.76	1,446.62	3,180.57	2,936.07	2,447.06	2,202.55	1,713.53	3,413.26	3,150.99	2,626.50	2,364.23	1,837.76
90	2,729.02	2,518.05	2,098.03	1,889.02	1,469.02	2,931.37	2,704.75	2,253.60	2,029.08	1,577.95	3,466.49	3,200.29	2,665.93	2,399.74	1,865.36	3,720.87	3,434.95	2,863.12	2,577.20	2,003.39
91	2,973.53	2,744.81	2,287.33	2,058.60	1,601.14	3,194.02	2,948.33	2,456.95	2,211.24	1,719.86	3,778.05	3,488.18	2,906.49	2,616.64	2,034.95	4,056.08	3,744.52	3,119.46	2,807.90	2,182.83
92	3,241.70	2,991.29	2,492.40	2,243.95	1,745.08	3,482.07	3,213.09	2,677.22	2,410.34	1,874.48	4,119.17	3,801.70	3,168.75	2,851.28	2,218.32	4,420.87	4,081.71	3,401.42	3,060.30	2,381.98
93	3,533.54	3,261.42	2,717.19	2,445.08	1,902.83	3,795.56	3,503.26	2,918.67	2,626.39	2,043.92	4,489.89	4,142.84	3,452.70	3,107.62	2,417.48	4,819.17	4,448.47	3,707.06	3,336.36	2,594.94
94	3,851.00	3,555.22	2,961.71	2,665.93	2,072.41	4,136.55	3,818.84	3,181.31	2,863.61	2,226.08	4,892.14	4,517.49	3,764.24	3,387.61	2,634.38	5,252.98	4,848.75	4,040.30	3,636.07	2,827.62

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	104.50	94.64	78.87	70.99	55.21	112.24	101.66	84.72	76.25	59.30	155.77	143.94	118.31	106.48	82.82	207.04	191.27	159.72	143.94	112.40
25-29	110.43	102.54	84.78	76.90	59.16	118.61	110.14	91.07	82.60	63.55	165.63	153.80	128.17	114.36	90.71	222.81	205.07	171.56	153.80	120.29
30-34	120.29	110.43	92.68	82.82	65.06	129.21	118.61	99.56	88.97	69.88	179.44	165.63	138.03	124.22	96.62	238.60	220.85	183.37	165.63	128.17
35-39	128.17	118.31	98.59	88.73	69.01	137.68	127.08	105.91	95.31	74.13	193.23	177.47	147.89	134.08	104.50	256.34	236.62	197.18	177.47	138.03
40-44	138.03	128.17	106.48	96.62	74.92	148.27	137.68	114.38	103.77	80.49	207.04	191.27	159.72	143.94	112.40	276.06	254.36	212.95	191.27	149.86
45	141.98	130.14	108.45	98.59	76.90	152.50	139.80	116.49	105.91	82.60	210.99	195.21	161.70	145.91	112.40	281.97	260.29	216.90	195.21	151.84
46	141.98	132.12	108.45	98.59	76.90	152.50	141.92	116.49	105.91	82.60	210.99	195.21	163.66	145.91	114.36	285.92	264.22	220.85	199.16	153.80
47	143.94	132.12	110.43	98.59	76.90	154.62	141.92	118.61	105.91	82.60	212.95	195.21	163.66	147.89	114.36	291.83	268.17	224.79	201.13	157.75
48	143.94	134.08	110.43	100.57	76.90	154.62	144.02	118.61	108.02	82.60	212.95	197.18	163.66	147.89	114.36	295.78	272.11	226.76	205.07	159.72
49	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	212.95	197.18	163.66	147.89	114.36	299.73	276.06	230.71	207.04	161.70
50	145.91	136.05	112.40	100.57	78.87	156.74	146.15	120.74	108.02	84.72	214.93	197.18	165.63	147.89	116.34	303.66	281.97	234.65	210.99	163.66
51	149.86	138.03	114.36	102.54	80.85	160.97	148.27	122.85	110.14	86.84	218.88	203.09	169.58	151.84	118.31	309.59	285.92	238.60	214.93	167.61
52	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	224.79	207.04	173.52	155.77	122.26	315.49	289.87	242.53	218.88	169.58
53	155.77	143.94	118.31	106.48	82.82	167.32	154.62	127.08	114.38	88.97	230.71	212.95	177.47	159.72	124.22	319.44	295.78	246.48	220.85	173.52
54	157.75	145.91	122.26	108.45	84.78	169.44	156.74	131.33	116.49	91.07	234.65	216.90	181.42	163.66	126.19	325.35	299.73	250.43	224.79	175.49
55	159.72	147.89	124.22	110.43	86.76	171.57	158.85	133.43	118.61	93.19	240.57	222.81	185.35	165.63	130.14	331.26	305.64	254.36	228.74	177.47
56	169.58	157.75	130.14	118.31	90.71	182.16	169.44	139.80	127.08	97.44	258.31	238.60	199.16	179.44	140.00	347.05	319.44	266.20	240.57	187.32
57	179.44	165.63	138.03	124.22	96.62	192.74	177.91	148.27	133.43	103.77	276.06	254.36	212.95	191.27	149.86	362.82	335.21	278.03	250.43	195.21
58	191.27	175.49	145.91	132.12	102.54	205.46	188.51	156.74	141.92	110.14	293.80	272.11	226.76	203.09	159.72	378.60	349.02	291.83	262.25	205.07
59	201.13	185.35	153.80	138.03	108.45	216.05	199.10	165.20	148.27	116.49	313.52	287.89	240.57	216.90	167.61	394.37	364.79	303.66	274.08	212.95
60	210.99	193.23	161.70	145.91	112.40	226.64	207.56	173.69	156.74	120.74	331.26	305.64	254.36	228.74	177.47	410.14	378.60	315.49	283.94	220.85
61	230.71	212.95	177.47	159.72	124.22	247.82	228.74	190.63	171.57	133.43	358.88	331.26	276.06	248.46	193.23	439.71	404.23	337.19	303.66	236.62
62	250.43	230.71	193.23	173.52	136.05	269.00	247.82	207.56	186.38	146.15	386.48	356.91	297.75	268.17	209.02	467.33	431.83	358.88	323.38	250.43
63	270.15	250.43	209.02	187.32	145.91	290.18	269.00	224.52	201.21	156.74	414.09	382.53	319.44	287.89	222.81	494.94	457.47	380.56	343.10	266.20
64	289.87	268.17	222.81	201.13	155.77	311.35	288.07	239.34	216.05	167.32	441.69	408.18	341.12	305.64	238.60	522.54	483.10	402.25	362.82	281.97
65	311.54	285.92	238.60	214.93	167.61	334.64	307.12	256.29	230.87	180.04	471.27	433.80	362.82	325.35	254.36	552.12	508.73	423.95	382.53	297.75
66	349.02	321.40	268.17	240.57	187.32	374.90	345.23	288.07	258.41	201.21	522.54	483.10	402.25	362.82	281.97	605.36	558.02	465.36	418.04	325.35
67	386.48	356.91	297.75	268.17	209.02	415.15	383.37	319.82	288.07	224.52	575.78	530.42	441.69	398.32	309.59	658.59	609.30	506.77	455.50	354.93
68	423.95	392.39	327.33	293.80	228.74	455.39	421.50	351.60	315.59	245.69	627.04	577.74	483.10	433.80	339.16	713.81	658.59	548.17	492.96	384.51
69	463.38	427.90	356.91	321.40	250.43	497.75	459.62	383.37	345.23	269.00	678.31	627.04	522.54	469.29	366.77	767.04	707.89	589.58	530.42	412.11
70	500.84	461.41	384.51	347.05	270.15	537.97	495.61	413.03	372.79	290.18	731.56	674.38	561.97	506.77	394.37	822.26	757.18	630.99	567.88	441.69
71	579.72	534.37	445.64	400.28	311.54	622.71	574.00	478.68	429.97	334.64	830.15	765.07	638.87	573.81	447.61	928.74	857.75	715.77	642.82	500.84
72	658.59	607.32	506.77	455.50	354.93	707.43	652.35	544.34	489.28	381.25	928.74	855.78	713.81	642.82	498.87	1,037.19	958.32	798.60	717.75	560.00
73	737.47	680.28	565.92	510.70	396.34	792.15	730.73	607.89	548.58	425.73	1,027.33	946.48	788.74	709.86	552.12	1,145.64	1,056.91	881.42	792.69	617.18
74	814.36	753.25	627.04	563.95	439.71	874.75	809.10	673.54	605.77	472.33	1,123.95	1,039.17	865.63	778.88	605.36	1,254.09	1,157.48	964.23	867.61	674.38
75	893.24	824.22	688.17	619.15	481.13	959.47	885.34	739.20	665.07	516.80	1,222.54	1,129.86	940.57	845.92	658.59	1,362.54	1,256.07	1,047.05	942.53	733.53
76	1,021.41	942.53	786.76	707.89	550.14	1,097.15	1,012.42	845.09	760.38	590.94	1,382.26	1,275.79	1,062.82	956.34	743.39	1,526.20	1,409.87	1,175.22	1,056.91	822.26
77	1,149.58	1,060.84	883.38	796.62	619.15	1,234.82	1,139.51	948.88	855.70	665.07	1,541.99	1,423.67	1,185.08	1,066.77	830.15	1,691.83	1,561.70	1,301.41	1,171.27	911.00
78	1,277.75	1,179.15	981.97	885.35	688.17	1,372.50	1,266.59	1,054.78	951.00	739.20	1,699.73	1,569.59	1,307.32	1,177.19	914.93	1,857.48	1,713.53	1,429.58	1,285.65	1,001.69
79	1,405.92	1,297.46	1,080.56	972.11	757.18	1,510.16	1,393.67	1,160.68	1,044.19	813.32	1,859.44	1,715.50	1,429.58	1,287.61	1,001.69	2,023.11	1,867.34	1,555.78	1,400.01	1,088.46
80	1,534.09	1,415.77	1,179.15	1,060.84	826.20	1,647.85	1,520.75	1,266.59	1,139.51	887.45	2,019.16	1,863.39	1,551.84	1,398.03	1,086.49	2,186.77	2,019.16	1,681.97	1,514.37	1,177.19
81	1,640.58	1,514.37	1,261.98	1,135.78	883.38	1,762.22	1,626.66	1,355.56	1,220.00	948.88	2,159.16	1,993.53	1,662.25	1,494.65	1,163.39	2,340.58	2,161.14	1,800.28	1,620.86	1,260.00
82	1,764.80	1,628.74	1,356.62	1,220.57	950.43	1,895.65	1,749.52	1,457.22	1,311.07	1,020.90	2,320.86	2,143.40	1,786.49	1,607.05	1,250.14	2,516.07	2,322.82	1,936.35	1,741.13	1,354.66
83	1,904.80	1,758.89	1,465.07	1,319.16	1,025.36	2,046.04	1,889.32	1,573.71	1,416.98	1,101.39	2,508.19	2,314.94	1,928.45	1,735.22	1,350.71	2,717.19	2,508.19	2,090.15	1,881.13	1,463.11
84	2,066.48	1,908.73	1,589.31	1,431.56	1,112.11	2,219.71	2,050.27	1,707.16	1,537.70	1,194.57	2,721.14	2,512.12	2,092.13	1,883.11	1,465.07	2,947.90	2,721.14	2,267.62	2,040.85	1,587.33
85	2,253.81	2,080.29	1,733.24	1,559.73	1,212.68	2,420.92	2,234.55	1,861.76	1,675.38	1,302.60	2,965.64	2,736.91	2,281.43	2,052.69	1,597.19	3,214.10	2,967.62	2,472.68	2,224.23	1,731.27
86	2,454.94	2,267.62	1,889.02	1,699.73	1,323.11	2,636.97	2,435.76	2,029.08	1,825.77	1,421.21	3,231.84	2,983.39	2,486.49	2,238.04	1,741.13	3,503.97	3,233.82	2,695.51	2,425.36	1,887.06
87	2,675.79	2,470.71	2,058.60	1,853.53	1,441.42	2,874.21	2,653.91	2,211.24	1,990.97	1,548.31	3,523.68	3,251.56	2,709.31	2,439.17	1,896.92	3,819.46	3,525.64	2,938.04	2,644.24	2,056.62
88	2,918.32	2,693.54	2,243.95	2,019.16	1,571.56	3,134.72	2,893.26	2,410.34	2,168.88	1,688.09	3,841.14	3,545.36	2,953.81	2,658.03	2,068.46	4,162.56	3,841.14	3,202.27	2,880.86	2,241.99
89	3,180.57	2,936.07	2,447.06	2,202.55	1,713.53	3,416.42	3,153.77	2,628.50	2,365.88	1,840.59	4,186.21	3,864.81	3,220.01	2,898.60	2,253.81	4,537.21	4,188.19	3,490.16	3,141.13	2,443.11
90	3,466.49	3,200.29	2,665.93	2,399.74	1,865.36	3,723.52	3,437.59	2,863.61	2,577.68	2,003.68	4,562.83	4,211.85	3,509.88	3,158.89	2,456.92	4,945.37	4,564.81	3,803.68	3,423.12	2,661.98
91	3,778.05	3,488.18	2,906.49	2,616.64	2,034.95	4,058.20	3,746.83	3,122.00	2,810.66	2,185.84	4,972.99	4,590.44	3,825.37	3,442.84	2,677.75	5,391.01	4,974.95	4,146.77	3,730.73	2,902.55
92	4,119.17	3,801.70	3,168.75	2,851.28	2,218.32	4,424.60	4,083.60	3,403.72	3,062.70	2,382.81	5,420.59	5,004.52	4,170.44	3,752.41	2,920.30	5,876.08	5,422.56	4,519.46	4,067.90	3,162.83
93	4,489.89	4,142.84	3,452.70	3,107.62	2,417.48	4,822.81	4,450.04	3,708.72	3,338.05	2,596.73	5,909.61	5,454.11	4,545.09	4,091.57	3,182.55	6,404.53	5,911.57	4,925.65	4,432.69	3,448.75
94	4,892.14	4,517.49	3,764.24	3,387.61	2,634.38	5,254.89	4,852.46	4,043.36	3,638.80	2,829.72	6,440.03	5,945.10	4,955.23	4,458.33	3,468.46	6,980.31	6,443.97	5,369.31	4,832.98	3,758.33

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	112.40	102.54	86.76	76.90	61.13	120.74	110.14	93.19	82.60	65.66	171.56	159.72	132.12	118.31	92.68	232.67	214.93	179.44	161.70	126.19
25-29	120.29	110.43	92.68	82.82	65.06	129.21	118.61	99.56	88.97	69.88	185.35	171.56	141.98	128.17	98.59	250.43	230.71	193.23	173.52	136.05
30-34	130.14	120.29	100.57	88.73	70.99	139.80	129.21	108.02	95.31	76.25	199.16	183.37	153.80	138.03	108.45	268.17	248.46	207.04	185.35	145.91
35-39	140.00	128.17	106.48	96.62	74.92	150.38	137.68	114.38	103.77	80.49	214.93	197.18	165.63	147.89	116.34	289.87	266.20	222.81	201.13	155.77
40-44	149.86	138.03	114.36	104.50	80.85	160.97	148.27	122.85	112.24	86.84	230.71	212.95	177.47	159.72	124.22	311.54	287.89	238.60	214.93	167.61
45	151.84	141.98	118.31	106.48	82.82	163.10	152.50	127.08	114.38	88.97	234.65	216.90	181.42	161.70	126.19	317.47	293.80	244.51	218.88	171.56
46	153.80	141.98	118.31	106.48	82.82	165.20	152.50	127.08	114.38	88.97	236.62	218.88	183.37	163.66	128.17	323.38	299.73	248.46	224.79	173.52
47	155.77	141.98	118.31	106.48	82.82	167.32	152.50	127.08	114.38	88.97	240.57	220.85	185.35	165.63	130.14	329.30	305.64	254.36	228.74	177.47
48	155.77	143.94	120.29	108.45	84.78	167.32	154.62	129.21	116.49	91.07	242.53	224.79	187.32	167.61	132.12	337.19	311.54	258.31	232.67	181.42
49	157.75	143.94	120.29	108.45	84.78	169.44	154.62	129.21	116.49	91.07	244.51	226.76	189.30	169.58	132.12	343.10	317.47	264.22	236.62	185.35
50	157.75	145.91	122.26	108.45	84.78	169.44	156.74	131.33	116.49	91.07	248.46	228.74	191.27	171.56	134.08	349.02	323.38	268.17	242.53	187.32
51	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	252.39	232.67	195.21	175.49	136.05	352.96	327.33	272.11	244.51	191.27
52	167.61	153.80	128.17	116.34	90.71	180.04	165.20	137.68	124.96	97.44	256.34	236.62	197.18	177.47	138.03	358.88	331.26	276.06	248.46	193.23
53	171.56	157.75	132.12	118.31	92.68	184.28	169.44	141.92	127.08	99.56	262.25	240.57	201.13	181.42	140.00	362.82	335.21	278.03	250.43	195.21
54	175.49	161.70	136.05	122.26	94.64	188.51	173.69	146.15	131.33	101.66	266.20	246.48	205.07	183.37	143.94	366.77	339.16	281.97	254.36	197.18
55	181.42	165.63	138.03	124.22	96.62	194.86	177.91	148.27	133.43	103.77	270.15	250.43	209.02	187.32	145.91	370.70	343.10	285.92	256.34	201.13
56	193.23	177.47	147.89	134.08	104.50	207.56	190.63	158.85	144.02	112.24	291.83	270.15	224.79	203.09	157.75	388.46	358.88	299.73	268.17	209.02
57	205.07	189.30	157.75	141.98	110.43	220.27	203.33	169.44	152.50	118.61	315.49	289.87	242.53	218.88	169.58	406.20	374.65	313.52	281.97	218.88
58	216.90	199.16	165.63	149.86	116.34	232.99	213.93	177.91	160.97	124.96	337.19	311.54	258.31	232.67	181.42	423.95	392.39	327.33	293.80	228.74
59	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	358.88	331.26	276.06	248.46	193.23	443.66	408.18	341.12	305.64	238.60
60	240.57	222.81	185.35	165.63	130.14	258.41	239.34	199.10	177.91	139.80	380.56	350.98	293.80	264.22	205.07	461.41	425.92	354.93	319.44	248.46
61	260.29	240.57	201.13	179.44	140.00	279.60	258.41	216.05	192.74	150.38	410.14	378.60	315.49	283.94	220.85	492.96	455.50	378.60	341.12	264.22
62	280.01	258.31	214.93	193.23	149.86	300.77	277.46	230.87	207.56	160.97	441.69	406.20	339.16	305.64	236.62	524.51	485.08	404.23	362.82	283.94
63	299.73	278.03	230.71	207.04	161.70	321.96	298.65	247.82	222.40	173.69	471.27	435.78	362.82	325.35	254.36	556.07	514.65	427.90	386.48	299.73
64	321.40	295.78	246.48	222.81	173.52	345.23	317.71	264.76	239.34	186.38	500.84	463.38	384.51	347.05	270.15	589.58	544.23	453.52	408.18	317.47
65	341.12	313.52	262.25	236.62	183.37	366.42	336.76	281.70	254.16	196.98	530.42	490.99	408.18	366.77	285.92	621.13	573.81	477.19	429.85	333.24
66	384.51	354.93	295.78	266.20	207.04	413.03	381.25	317.71	285.93	222.40	591.55	546.21	455.50	410.14	319.44	684.23	632.96	526.49	475.22	368.74
67	427.90	396.34	329.30	295.78	230.71	459.62	425.73	353.71	317.71	247.82	650.71	601.41	500.84	451.55	350.98	749.30	692.12	575.78	518.59	402.25
68	473.24	435.78	362.82	327.33	254.36	508.33	468.09	389.72	351.60	273.23	711.84	656.62	548.17	492.96	384.51	814.36	751.27	625.08	563.95	437.75
69	516.63	477.19	398.32	356.91	278.03	554.94	512.57	427.85	383.37	298.65	770.99	711.84	593.53	534.37	416.06	877.47	810.43	674.38	607.32	471.27
70	560.00	518.59	431.83	388.46	301.69	601.52	557.04	463.86	417.26	324.06	832.12	767.04	638.87	575.78	447.61	942.53	869.58	723.67	652.68	506.77
71	650.71	601.41	500.84	449.57	350.98	698.96	646.00	537.97	482.91	377.00	944.51	871.56	725.63	652.68	508.73	1,066.77	983.95	820.29	737.47	573.81
72	741.42	684.23	569.86	512.68	398.32	796.38	734.97	612.11	550.69	427.85	1,056.91	974.09	812.40	731.56	567.88	1,190.99	1,098.32	914.93	824.22	640.85
73	830.15	767.04	638.87	575.78	447.61	891.70	823.92	686.24	618.48	480.81	1,169.29	1,078.60	899.16	808.45	629.01	1,315.22	1,214.66	1,011.55	911.00	707.89
74	920.86	849.87	707.89	636.90	494.94	989.14	912.88	760.38	684.12	531.64	1,281.70	1,183.10	985.92	887.33	690.14	1,439.44	1,329.02	1,106.21	995.78	774.93
75	1,009.59	932.67	776.90	700.00	544.23	1,084.45	1,001.83	834.51	751.91	584.58	1,394.10	1,285.65	1,072.68	964.23	751.27	1,563.66	1,443.39	1,202.82	1,082.54	841.98
76	1,175.22	1,086.49	905.07	814.36	632.96	1,262.36	1,167.05	972.19	874.75	679.91	1,599.17	1,476.91	1,230.43	1,108.18	861.70	1,776.63	1,640.58	1,366.48	1,230.43	956.34
77	1,340.85	1,238.31	1,031.27	928.74	721.70	1,440.28	1,330.12	1,107.74	997.61	775.21	1,806.21	1,666.20	1,388.17	1,250.14	972.11	1,989.58	1,835.79	1,530.15	1,376.34	1,070.70
78	1,506.48	1,390.15	1,159.44	1,043.10	812.40	1,618.19	1,493.23	1,245.40	1,120.44	872.65	2,011.28	1,857.48	1,547.89	1,392.12	1,084.51	2,202.55	2,032.97	1,693.81	1,524.23	1,185.08
79	1,672.11	1,543.94	1,285.65	1,157.48	899.16	1,796.10	1,658.43	1,380.98	1,243.30	965.84	2,218.32	2,046.76	1,705.64	1,536.06	1,194.94	2,415.50	2,228.18	1,857.48	1,672.11	1,299.44
80	1,837.76	1,695.78	1,413.82	1,271.84	989.87	1,974.04	1,821.52	1,518.65	1,366.15	1,063.26	2,425.36	2,238.04	1,865.36	1,678.04	1,305.36	2,628.46	2,425.36	2,021.14	1,820.00	1,415.77
81	1,965.93	1,816.07	1,512.41	1,360.57	1,058.88	2,111.70	1,950.73	1,624.56	1,461.45	1,137.39	2,594.94	2,393.81	1,995.51	1,796.35	1,396.06	2,811.85	2,594.94	2,163.11	1,946.21	1,514.37
82	2,113.82	1,952.12	1,626.77	1,463.11	1,139.72	2,270.55	2,096.87	1,747.39	1,571.59	1,224.23	2,788.18	2,573.25	2,145.36	1,930.43	1,502.55	3,022.82	2,790.15	2,324.80	2,092.13	1,626.77
83	2,283.38	2,107.89	1,756.91	1,581.42	1,230.43	2,452.70	2,264.19	1,887.18	1,698.69	1,321.65	3,011.01	2,780.29	2,316.91	2,084.24	1,622.82	3,263.40	3,012.97	2,510.15	2,259.73	1,756.91
84	2,476.63	2,287.33	1,904.80	1,715.50	1,332.97	2,660.28	2,456.95	2,046.04	1,842.71	1,431.81	3,267.35	3,016.92	2,514.10	2,261.71	1,760.85	3,541.43	3,269.30	2,725.09	2,450.99	1,906.78
85	2,699.45	2,492.40	2,076.34	1,869.30	1,453.25	2,899.62	2,677.22	2,230.30	2,007.91	1,561.01	3,561.15	3,287.06	2,740.86	2,466.78	1,918.59	3,860.86	3,563.12	2,969.59	2,671.84	2,078.32
86	2,943.95	2,717.19	2,263.67	2,036.90	1,585.36	3,162.24	2,918.67	2,431.51	2,187.94	1,702.91	3,882.55	3,584.80	2,987.34	2,687.61	2,092.13	4,207.90	3,884.52	3,235.79	2,912.41	2,265.64
87	3,208.19	2,961.71	2,468.75	2,220.30	1,727.34	3,446.07	3,181.31	2,651.81	2,384.93	1,855.41	4,231.57	3,906.22	3,255.51	2,930.16	2,279.45	4,586.50	4,233.55	3,527.62	3,174.66	2,468.75
88	3,496.07	3,227.91	2,689.59	2,421.41	1,883.11	3,755.30	3,467.26	2,889.01	2,600.96	2,022.73	4,612.13	4,257.20	3,547.34	3,194.38	2,482.54	4,998.61	4,614.11	3,845.09	3,460.58	2,691.56
89	3,811.56	3,517.76	2,932.13	2,638.32	2,052.69	4,094.19	3,778.60	3,149.56	2,833.95	2,204.89	5,028.19	4,641.71	3,866.78	3,480.30	2,707.33	5,448.19	5,030.17	4,192.14	3,772.12	2,934.09
90	4,154.67	3,835.23	3,196.36	2,876.91	2,238.04	4,462.74	4,119.61	3,433.37	3,090.23	2,403.99	5,479.74	5,059.74	4,215.79	3,793.82	2,951.85	5,939.19	5,481.72	4,568.76	4,111.29	3,198.33
91	4,529.32	4,180.30	3,484.25	3,135.23	2,439.17	4,865.17	4,490.27	3,742.61	3,367.71	2,620.04	5,974.68	5,513.27	4,594.39	4,134.95	3,216.07	6,473.54	5,976.65	4,980.87	4,481.99	3,486.21
92	4,935.51	4,556.93	3,797.77	3,417.19	2,658.03	5,301.48	4,894.82	4,079.37	3,670.58	2,855.12	6,511.02	6,010.16	5,008.47	4,507.63	3,505.93	7,057.21	6,512.98	5,428.47	4,886.21	3,799.74
93	5,381.15	4,967.06	4,138.89	3,724.80	2,896.63	5,780.16	5,335.38	4,445.79	4,001.00	3,111.42	7,096.65	6,550.46	5,460.02	4,913.83	3,821.42	7,692.15	7,100.60	5,917.50	5,325.94	4,142.84
94	5,864.25	5,412.70	4,511.56	4,060.02	3,158.89	6,299.08	5,814.05	4,846.10	4,361.07	3,393.13	7,735.52	7,142.01	5,951.01	5,355.52	4,166.49	8,384.27	7,739.47	6,449.89	5,805.09	4,515.51

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.14	120.29	98.59	88.73	69.01	139.80	129.21	105.91	95.31	74.13	197.18	183.37	151.84	136.05	106.48	266.20	246.48	205.07	185.35	143.94
25-29	138.03	128.17	106.48	96.62	74.92	148.27	137.68	114.38	103.77	80.49	212.95	197.18	163.66	147.89	114.36	287.89	264.22	220.85	199.16	153.80
30-34	149.86	138.03	114.36	102.54	80.85	160.97	148.27	122.85	110.14	86.84	228.74	210.99	175.49	157.75	122.26	309.59	283.94	236.62	212.95	165.63
35-39	159.72	147.89	124.22	110.43	86.76	171.57	158.85	133.43	118.61	93.19	246.48	226.76	189.30	169.58	132.12	331.26	305.64	254.36	230.71	177.47
40-44	173.52	159.72	132.12	120.29	92.68	186.38	171.57	141.92	129.21	99.56	264.22	244.51	203.09	183.37	141.98	356.91	329.30	274.08	246.48	191.27
45	175.49	163.66	136.05	122.26	94.64	188.51	175.79	146.15	131.33	101.66	270.15	248.46	207.04	187.32	145.91	364.79	335.21	280.01	252.39	195.21
46	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	270.15	250.43	207.04	187.32	145.91	368.74	339.16	283.94	254.36	199.16
47	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	270.15	250.43	207.04	187.32	145.91	372.67	343.10	285.92	258.31	201.13
48	179.44	165.63	138.03	124.22	96.62	192.74	177.91	148.27	133.43	103.77	270.15	250.43	209.02	187.32	145.91	376.62	347.05	289.87	260.29	203.09
49	179.44	165.63	138.03	124.22	96.62	192.74	177.91	148.27	133.43	103.77	270.15	250.43	209.02	187.32	145.91	380.56	350.98	291.83	262.25	205.07
50	181.42	165.63	138.03	124.22	96.62	194.86	177.91	148.27	133.43	103.77	270.15	250.43	209.02	187.32	145.91	382.53	354.93	295.78	266.20	207.04
51	185.35	169.58	141.98	128.17	98.59	199.10	182.16	152.50	137.68	105.91	278.03	256.34	214.93	193.23	149.86	388.46	358.88	299.73	270.15	209.02
52	189.30	173.52	145.91	130.14	102.54	203.33	186.38	156.74	139.80	110.14	285.92	264.22	220.85	199.16	153.80	394.37	364.79	303.66	272.11	212.95
53	193.23	177.47	147.89	134.08	104.50	207.56	190.63	158.85	144.02	112.24	293.80	272.11	226.76	203.09	159.72	400.28	368.74	307.61	276.06	214.93
54	197.18	181.42	151.84	136.05	106.48	211.80	194.86	163.10	146.15	114.38	303.66	280.01	232.67	209.02	163.66	406.20	374.65	311.54	280.01	218.88
55	201.13	185.35	153.80	138.03	108.45	216.05	199.10	165.20	148.27	116.49	311.54	285.92	238.60	214.93	167.61	410.14	378.60	315.49	283.94	220.85
56	216.90	199.16	165.63	149.86	116.34	232.99	213.93	177.91	160.97	124.96	335.21	309.59	258.31	232.67	181.42	433.80	402.25	335.21	301.69	234.65
57	232.67	214.93	179.44	161.70	126.19	249.92	230.87	192.74	173.69	135.55	358.88	331.26	276.06	248.46	193.23	459.43	423.95	352.96	317.47	246.48
58	248.46	228.74	191.27	171.56	134.08	266.88	245.69	205.46	184.28	144.02	382.53	352.96	293.80	264.22	205.07	483.10	445.64	370.70	335.21	260.29
59	264.22	244.51	203.09	183.37	141.98	283.82	262.63	218.15	196.98	152.50	406.20	374.65	313.52	281.97	218.88	506.77	467.33	390.42	350.98	274.08
60	280.01	258.31	214.93	193.23	149.86	300.77	277.46	230.87	207.56	160.97	429.85	398.32	331.26	297.75	232.67	530.42	490.99	408.18	366.77	285.92
61	301.69	280.01	232.67	209.02	163.66	324.06	300.77	249.92	224.52	175.79	463.38	427.90	356.91	319.44	250.43	569.86	524.51	437.75	394.37	305.64
62	325.35	299.73	250.43	224.79	175.49	349.48	321.96	269.00	241.46	188.51	494.94	457.47	380.56	343.10	266.20	607.32	560.00	467.33	420.00	327.33
63	347.05	319.44	266.20	240.57	187.32	372.79	343.13	285.93	258.41	201.21	526.49	487.05	406.20	364.79	283.94	644.80	595.50	496.91	447.61	347.05
64	368.74	341.12	283.94	254.36	199.16	396.09	366.42	305.00	273.23	213.93	560.00	516.63	429.85	386.48	301.69	684.23	630.99	526.49	473.24	368.74
65	390.42	360.84	299.73	270.15	209.02	419.36	387.59	321.96	290.18	224.52	591.55	546.21	455.50	410.14	319.44	721.70	666.48	554.09	498.87	388.46
66	441.69	406.20	339.16	305.64	236.62	474.44	436.32	364.32	328.29	254.16	660.57	611.27	508.73	457.47	356.91	792.69	731.56	611.27	550.14	427.90
67	490.99	453.52	378.60	339.16	264.22	527.39	487.15	406.68	364.32	283.82	731.56	674.38	561.97	506.77	394.37	865.63	798.60	666.48	599.44	467.33
68	540.28	498.87	416.06	374.65	291.83	580.35	535.86	446.92	402.43	313.47	800.57	739.44	617.18	554.09	431.83	936.62	865.63	721.70	648.73	504.79
69	591.55	546.21	455.50	410.14	319.44	635.41	586.70	489.28	440.55	343.13	871.56	804.50	670.43	603.39	469.29	1,009.59	932.67	776.90	698.03	544.23
70	640.85	591.55	492.96	443.66	345.07	688.37	635.41	529.51	476.56	370.65	942.53	869.58	723.67	652.68	506.77	1,082.54	997.75	832.12	749.30	581.69
71	741.42	684.23	569.86	512.68	398.32	796.38	734.97	612.11	550.69	427.85	1,072.68	989.87	824.22	743.39	577.74	1,218.59	1,123.95	936.62	843.94	656.62
72	840.01	774.93	646.76	581.69	453.52	902.29	832.39	694.71	624.83	487.15	1,202.82	1,110.14	924.79	832.12	646.76	1,354.66	1,250.14	1,043.10	938.60	729.58
73	938.60	867.61	721.70	650.71	504.79	1,008.20	931.95	775.21	698.96	542.22	1,334.94	1,230.43	1,025.36	922.81	717.75	1,492.69	1,376.34	1,147.62	1,033.24	802.55
74	1,039.17	958.32	798.60	719.72	560.00	1,116.22	1,029.37	857.81	773.09	601.52	1,465.07	1,352.69	1,125.92	1,013.52	788.74	1,628.74	1,504.51	1,252.12	1,127.90	877.47
75	1,137.76	1,050.98	875.49	788.74	613.25	1,222.13	1,128.91	940.42	847.23	658.72	1,595.22	1,472.97	1,226.49	1,104.23	857.75	1,764.80	1,630.72	1,358.59	1,222.54	950.43
76	1,297.46	1,196.91	997.75	899.16	698.03	1,393.67	1,285.66	1,071.73	965.84	749.79	1,802.26	1,664.23	1,386.20	1,248.17	970.15	1,977.75	1,825.93	1,520.29	1,368.45	1,064.79
77	1,478.88	1,364.52	1,137.76	1,023.38	796.62	1,588.53	1,465.70	1,222.13	1,099.27	855.70	2,036.90	1,881.13	1,567.61	1,409.87	1,098.32	2,214.37	2,044.80	1,703.67	1,534.09	1,192.96
78	1,656.35	1,530.15	1,273.81	1,147.62	891.28	1,779.16	1,643.61	1,368.26	1,232.72	957.37	2,261.71	2,088.18	1,739.17	1,565.64	1,216.63	2,437.20	2,249.87	1,873.25	1,685.92	1,311.27
79	1,821.98	1,681.97	1,401.98	1,261.98	981.97	1,957.08	1,806.70	1,505.95	1,355.56	1,054.78	2,464.80	2,275.50	1,896.92	1,705.64	1,327.04	2,630.43	2,429.31	2,023.11	1,821.98	1,415.77
80	1,967.89	1,816.07	1,514.37	1,362.54	1,060.84	2,113.80	1,950.73	1,626.66	1,463.57	1,139.51	2,661.98	2,456.92	2,046.76	1,843.67	1,433.53	2,841.42	2,622.55	2,186.77	1,967.89	1,530.15
81	2,105.92	1,944.24	1,620.86	1,457.19	1,133.81	2,262.07	2,088.40	1,741.05	1,565.24	1,217.88	2,849.31	2,628.46	2,190.72	1,971.84	1,534.09	3,040.58	2,805.92	2,338.61	2,105.92	1,636.63
82	2,263.67	2,090.15	1,741.13	1,567.61	1,218.59	2,431.51	2,245.13	1,870.23	1,683.85	1,308.95	3,062.26	2,825.64	2,356.35	2,119.73	1,650.44	3,269.30	3,016.92	2,514.10	2,263.67	1,760.85
83	2,445.08	2,257.76	1,881.13	1,691.83	1,317.18	2,626.39	2,425.17	2,020.61	1,817.28	1,414.86	3,306.78	3,052.40	2,543.67	2,289.31	1,780.57	3,529.59	3,259.45	2,715.23	2,443.11	1,900.85
84	2,652.12	2,449.03	2,040.85	1,835.79	1,429.58	2,848.79	2,630.62	2,192.19	1,971.90	1,535.59	3,588.75	3,312.69	2,760.58	2,484.52	1,932.40	3,829.32	3,535.50	2,945.93	2,652.12	2,062.55
85	2,890.72	2,669.87	2,224.23	2,001.42	1,557.75	3,105.06	2,867.84	2,389.15	2,149.83	1,673.27	3,910.15	3,610.44	3,009.03	2,707.33	2,105.92	4,174.39	3,852.97	3,212.12	2,890.72	2,247.90
86	3,150.99	2,908.46	2,423.39	2,182.83	1,695.78	3,384.64	3,124.13	2,603.08	2,344.69	1,821.52	4,263.12	3,935.80	3,279.16	2,951.85	2,295.22	4,551.00	4,200.02	3,500.02	3,150.99	2,450.99
87	3,434.95	3,170.71	2,642.27	2,378.04	1,849.58	3,689.65	3,405.82	2,838.19	2,554.37	1,986.72	4,647.63	4,288.75	3,574.94	3,216.07	2,502.26	4,961.15	4,578.62	3,815.51	3,434.95	2,671.84
88	3,744.52	3,456.63	2,880.86	2,592.97	2,017.19	4,022.17	3,712.94	3,094.48	2,785.24	2,166.76	5,065.65	4,675.24	3,896.36	3,505.93	2,727.05	5,406.79	4,990.73	4,158.61	3,742.55	2,910.44
89	4,081.71	3,768.19	3,139.18	2,825.64	2,196.63	4,384.37	4,047.60	3,371.94	3,035.16	2,359.51	5,521.15	5,095.23	4,247.34	3,821.42	2,973.53	5,893.83	5,440.30	4,533.26	4,079.73	3,172.69
90	4,448.47	4,107.34	3,423.12	3,080.02	2,395.79	4,778.33	4,411.90	3,676.94	3,308.41	2,573.44	6,018.06	5,554.68	4,627.91	4,166.49	3,239.73	6,424.25	5,929.33	4,941.43	4,446.50	3,458.60
91	4,848.75	4,476.08	3,730.73	3,358.04	2,610.71	5,208.28	4,807.97	4,007.35	3,607.03	2,804.29	6,558.34	6,055.52	5,045.94	4,541.14	3,531.57	7,002.01	6,463.69	5,385.10	4,846.78	3,770.16
92	5,286.51	4,878.33	4,065.94	3,659.74	2,845.36	5,678.50	5,240.05	4,367.44	3,931.10	3,056.34	7,149.90	6,599.75	5,499.46	4,949.32	3,849.04	7,633.00	7,045.38	5,870.17	5,284.53	4,109.31
93	5,761.72	5,318.06	4,432.69	3,989.03	3,103.67	6,188.95	5,712.40	4,761.38	4,284.82	3,333.82	7,792.72	7,193.27	5,994.39	5,394.96	4,196.07	8,319.19	7,678.34	6,398.62	5,759.75	4,480.03
94	6,280.31	5,797.21	4,831.01	4,347.91	3,381.71	6,746.00	6,227.08	5,189.23	4,670.31	3,632.45	8,494.68	7,840.04	6,534.67	5,880.03	4,574.67	9,068.49	8,370.46	6,974.40	6,278.34	4,882.28

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	138.03	128.17	106.48	94.64	74.92	148.27	137.68	114.38	101.66	80.49	214.93	199.16	165.63	149.86	116.34	283.94	262.25	218.88	197.18	153.80
25-29	147.89	136.05	114.36	102.54	80.85	158.85	146.15	122.85	110.14	86.84	232.67	212.95	177.47	159.72	124.22	305.64	281.97	234.65	210.99	163.66
30-34	159.72	147.89	122.26	110.43	84.78	171.57	158.85	131.33	118.61	91.07	248.46	230.71	191.27	171.56	134.08	329.30	303.66	252.39	226.76	177.47
35-39	171.56	157.75	132.12	118.31	92.68	184.28	169.44	141.92	127.08	99.56	268.17	246.48	207.04	185.35	145.91	352.96	325.35	272.11	244.51	191.27
40-44	185.35	169.58	141.98	128.17	98.59	199.10	182.16	152.50	137.68	105.91	287.89	266.20	220.85	199.16	153.80	380.56	350.98	291.83	262.25	205.07
45	187.32	173.52	143.94	130.14	100.57	201.21	186.38	154.62	139.80	108.02	293.80	272.11	226.76	203.09	159.72	388.46	356.91	297.75	268.17	209.02
46	189.30	173.52	145.91	130.14	102.54	203.33	186.38	156.74	139.80	110.14	293.80	272.11	226.76	203.09	159.72	390.42	360.84	301.69	270.15	210.99
47	189.30	175.49	145.91	132.12	102.54	203.33	188.51	156.74	141.92	110.14	293.80	272.11	226.76	203.09	159.72	394.37	364.79	303.66	274.08	212.95
48	191.27	175.49	145.91	132.12	102.54	205.46	188.51	156.74	141.92	110.14	295.78	272.11	226.76	205.07	159.72	398.32	368.74	307.61	276.06	214.93
49	191.27	175.49	147.89	132.12	104.50	205.46	188.51	158.85	141.92	112.24	295.78	272.11	226.76	205.07	159.72	402.25	370.70	309.59	278.03	216.90
50	191.27	177.47	147.89	132.12	104.50	205.46	190.63	158.85	141.92	112.24	295.78	272.11	226.76	205.07	159.72	406.20	374.65	311.54	281.97	218.88
51	195.21	179.44	149.86	136.05	104.50	209.68	192.74	160.97	146.15	112.24	305.64	281.97	234.65	210.99	163.66	410.14	378.60	315.49	283.94	220.85
52	199.16	183.37	153.80	138.03	108.45	213.93	196.98	165.20	148.27	116.49	313.52	289.87	240.57	216.90	167.61	416.06	384.51	319.44	287.89	222.81
53	203.09	187.32	155.77	140.00	108.45	218.15	201.21	167.32	150.38	116.49	323.38	297.75	248.46	222.81	173.52	420.00	388.46	323.38	291.83	226.76
54	207.04	191.27	159.72	143.94	112.40	222.40	205.46	171.57	154.62	120.74	331.26	305.64	254.36	228.74	177.47	425.92	392.39	327.33	293.80	228.74
55	210.99	193.23	161.70	145.91	112.40	226.64	207.56	173.69	156.74	120.74	341.12	313.52	262.25	236.62	183.37	429.85	398.32	331.26	297.75	232.67
56	226.76	209.02	173.52	155.77	122.26	243.57	224.52	186.38	167.32	131.33	366.77	339.16	281.97	254.36	197.18	459.43	423.95	352.96	317.47	246.48
57	242.53	222.81	187.32	167.61	132.12	260.51	239.34	201.21	180.04	141.92	392.39	362.82	301.69	272.11	210.99	487.05	449.57	374.65	337.19	262.25
58	258.31	238.60	199.16	179.44	140.00	277.46	256.29	213.93	192.74	150.38	418.04	386.48	321.40	289.87	224.79	514.65	475.22	396.34	356.91	278.03
59	274.08	254.36	210.99	189.30	147.89	294.40	273.23	226.64	203.33	158.85	443.66	410.14	341.12	307.61	238.60	542.26	500.84	418.04	376.62	291.83
60	289.87	268.17	222.81	201.13	155.77	311.35	288.07	239.34	216.05	167.32	471.27	433.80	362.82	325.35	254.36	571.83	526.49	439.71	396.34	307.61
61	317.47	291.83	244.51	218.88	171.56	341.01	313.47	262.63	235.10	184.28	502.82	463.38	386.48	349.02	270.15	613.25	565.92	471.27	423.95	329.30
62	343.10	315.49	264.22	236.62	185.35	368.54	338.89	283.82	254.16	199.10	534.37	492.96	412.11	370.70	287.89	654.66	605.36	504.79	453.52	352.96
63	368.74	341.12	283.94	254.36	199.16	396.09	366.42	305.00	273.23	213.93	567.88	522.54	435.78	392.39	305.64	698.03	642.82	536.35	483.10	374.65
64	394.37	364.79	303.66	274.08	212.95	423.61	391.84	326.18	294.40	228.74	599.44	552.12	461.41	414.09	323.38	739.44	682.26	567.88	512.68	398.32
65	420.00	388.46	323.38	291.83	226.76	451.14	417.26	347.36	313.47	243.57	630.99	581.69	485.08	437.75	339.16	780.85	721.70	601.41	540.28	421.97
66	475.22	437.75	364.79	329.30	256.34	510.45	470.21	391.84	353.71	275.35	707.89	652.68	544.23	489.01	380.56	859.73	792.69	660.57	595.50	463.38
67	528.45	489.01	406.20	366.77	283.94	567.63	525.27	436.32	393.96	305.00	782.83	723.67	603.39	542.26	421.97	936.62	865.63	721.70	648.73	504.79
68	583.67	538.31	447.61	404.23	313.52	626.94	578.22	480.81	434.20	336.76	859.73	792.69	660.57	595.50	463.38	1,015.50	936.62	780.85	703.95	546.21
69	636.90	587.60	490.99	441.69	343.10	684.12	631.18	527.39	474.44	368.54	936.62	863.66	719.72	648.73	504.79	1,094.37	1,009.59	841.98	757.18	589.58
70	690.14	638.87	532.40	479.15	372.67	741.32	686.24	571.88	514.69	400.31	1,011.55	934.65	778.88	700.00	546.21	1,171.27	1,082.54	901.14	810.43	630.99
71	796.62	735.49	613.25	552.12	429.85	855.70	790.03	658.72	593.05	461.72	1,153.53	1,064.79	887.33	798.60	621.13	1,319.16	1,216.63	1,013.52	912.96	709.86
72	903.10	834.08	696.05	625.08	487.05	970.06	895.92	747.67	671.44	523.17	1,295.51	1,196.91	997.75	897.19	698.03	1,465.07	1,352.69	1,125.92	1,013.52	788.74
73	1,009.59	932.67	776.90	700.00	544.23	1,084.45	1,001.83	834.51	751.91	584.58	1,439.44	1,327.04	1,106.21	995.78	774.93	1,611.00	1,486.76	1,240.28	1,116.06	867.61
74	1,116.06	1,031.27	859.73	772.97	601.41	1,198.83	1,107.74	923.48	830.29	646.00	1,581.42	1,459.16	1,216.63	1,094.37	851.84	1,756.91	1,622.82	1,352.69	1,216.63	946.48
75	1,222.54	1,129.86	940.57	845.92	658.59	1,313.19	1,213.63	1,010.32	908.64	707.43	1,723.39	1,591.28	1,325.08	1,192.96	926.76	1,904.80	1,756.91	1,465.07	1,319.16	1,025.36
76	1,394.10	1,287.61	1,072.68	966.20	751.27	1,497.48	1,383.08	1,152.22	1,037.84	806.99	1,946.21	1,798.32	1,498.60	1,348.74	1,049.03	2,133.54	1,967.89	1,640.58	1,476.91	1,147.62
77	1,589.31	1,467.05	1,222.54	1,100.28	855.78	1,707.16	1,575.83	1,313.19	1,181.87	919.23	2,200.58	2,031.00	1,691.83	1,522.27	1,185.08	2,387.90	2,204.51	1,837.76	1,654.37	1,285.65
78	1,780.57	1,644.51	1,370.43	1,232.40	960.29	1,912.59	1,766.46	1,472.04	1,323.79	1,031.50	2,443.11	2,253.81	1,879.16	1,689.87	1,315.22	2,626.50	2,425.36	2,021.14	1,818.04	1,415.77
79	1,958.03	1,808.18	1,506.48	1,356.62	1,054.93	2,103.22	1,942.26	1,618.19	1,457.22	1,133.16	2,661.98	2,456.92	2,046.76	1,843.67	1,433.53	2,837.47	2,618.60	2,182.83	1,963.96	1,528.18
80	2,115.78	1,952.12	1,626.77	1,465.07	1,139.72	2,272.66	2,096.87	1,747.39	1,573.71	1,224.23	2,874.94	2,654.10	2,212.41	1,989.58	1,547.89	3,064.24	2,829.59	2,356.35	2,121.70	1,650.44
81	2,263.67	2,090.15	1,741.13	1,567.61	1,218.59	2,431.51	2,245.13	1,870.23	1,683.85	1,308.95	3,076.07	2,839.45	2,366.21	2,129.59	1,656.35	3,279.16	3,026.77	2,521.98	2,269.59	1,764.80
82	2,433.25	2,245.92	1,871.27	1,683.95	1,309.30	2,613.67	2,412.45	2,010.03	1,808.82	1,406.39	3,306.78	3,052.40	2,543.67	2,289.31	1,780.57	3,525.64	3,253.54	2,711.28	2,441.13	1,898.88
83	2,628.46	2,425.36	2,021.14	1,820.00	1,415.77	2,823.35	2,605.20	2,171.00	1,954.95	1,520.75	3,571.01	3,296.92	2,746.77	2,472.68	1,922.54	3,807.63	3,513.83	2,928.18	2,636.36	2,050.71
84	2,851.28	2,632.41	2,192.69	1,973.82	1,534.09	3,062.70	2,827.60	2,355.27	2,120.17	1,647.85	3,874.67	3,576.91	2,981.43	2,683.68	2,086.20	4,131.00	3,813.54	3,176.64	2,859.17	2,224.23
85	3,107.62	2,869.03	2,389.88	2,151.28	1,672.11	3,338.05	3,081.76	2,567.09	2,310.80	1,796.10	4,223.69	3,898.33	3,249.59	2,924.23	2,275.50	4,501.70	4,156.63	3,462.55	3,117.48	2,423.39
86	3,387.61	3,127.34	2,604.80	2,344.51	1,823.95	3,638.80	3,359.24	2,797.94	2,518.36	1,959.20	4,604.25	4,249.32	3,541.43	3,186.50	2,478.61	4,907.91	4,529.32	3,774.10	3,397.47	2,642.27
87	3,691.29	3,407.33	2,839.45	2,555.51	1,987.61	3,964.99	3,659.99	3,050.00	2,745.00	2,134.99	5,018.33	4,631.85	3,860.86	3,474.39	2,703.40	5,349.60	4,937.48	4,115.24	3,703.11	2,880.86
88	4,024.53	3,714.94	3,095.79	2,786.20	2,167.05	4,322.94	3,990.40	3,325.35	2,992.80	2,327.74	5,469.88	5,049.89	4,207.90	3,787.91	2,945.93	5,830.74	5,381.15	4,485.94	4,036.36	3,141.13
89	4,387.34	4,050.16	3,373.82	3,036.63	2,362.26	4,712.67	4,350.48	3,623.98	3,261.80	2,537.42	5,962.84	5,503.41	4,586.50	4,127.05	3,210.15	6,355.23	5,866.22	4,888.19	4,399.18	3,421.14
90	4,781.71	4,412.97	3,677.48	3,310.72	2,575.23	5,136.28	4,740.19	3,950.17	3,556.20	2,766.19	6,499.19	5,998.34	4,998.61	4,499.75	3,500.02	6,927.07	6,394.67	5,327.92	4,795.52	3,728.75
91	5,211.57	4,811.29	4,008.74	3,608.47	2,805.92	5,598.00	5,168.05	4,305.99	3,876.04	3,013.98	7,084.81	6,538.62	5,450.16	4,903.97	3,815.51	7,550.17	6,970.45	5,809.04	5,227.35	4,065.94
92	5,680.87	5,243.12	4,369.60	3,933.82	3,058.33	6,102.12	5,631.89	4,693.61	4,225.52	3,285.10	7,721.73	7,128.20	5,939.19	5,345.66	4,156.63	8,230.46	7,597.49	6,331.58	5,698.62	4,432.69
93	6,191.58	5,716.36	4,763.97	4,286.78	3,334.38	6,650.68	6,140.23	5,117.21	4,604.64	3,581.62	8,415.81	7,769.05	6,473.54	5,826.79	4,531.28	8,971.87	8,281.73	6,901.44	6,211.30	4,831.01
94	6,749.60	6,231.01	5,191.85	4,673.26	3,634.09	7,250.08	6,693.04	5,576.83	5,019.79	3,903.56	9,173.01	8,469.05	7,057.21	6,351.30	4,939.46	9,778.35	9,027.08	7,522.57	6,769.32	5,266.79

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	153.80	141.98	118.31	106.48	82.82	165.20	152.50	127.08	114.38	88.97	238.60	220.85	183.37	165.63	128.17	315.49	291.83	242.53	218.88	169.58
25-29	165.63	151.84	126.19	114.36	88.73	177.91	163.10	135.55	122.85	95.31	256.34	236.62	197.18	177.47	138.03	339.16	313.52	260.29	234.65	181.42
30-34	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	276.06	256.34	212.95	191.27	149.86	364.79	337.19	280.01	252.39	195.21
35-39	191.27	175.49	145.91	132.12	102.54	205.46	188.51	156.74	141.92	110.14	297.75	274.08	228.74	205.07	159.72	392.39	362.82	301.69	272.11	210.99
40-44	205.07	189.30	157.75	141.98	110.43	220.27	203.33	169.44	152.50	118.61	319.44	295.78	246.48	220.85	173.52	421.97	390.42	325.35	291.83	228.74
45	209.02	193.23	159.72	143.94	112.40	224.52	207.56	171.57	154.62	120.74	325.35	301.69	250.43	224.79	175.49	429.85	396.34	331.26	297.75	232.67
46	209.02	193.23	161.70	145.91	112.40	224.52	207.56	173.69	156.74	120.74	327.33	301.69	250.43	226.76	175.49	433.80	400.28	333.24	299.73	232.67
47	210.99	193.23	161.70	145.91	112.40	226.64	207.56	173.69	156.74	120.74	327.33	301.69	252.39	226.76	177.47	437.75	404.23	337.19	303.66	236.62
48	210.99	195.21	161.70	145.91	112.40	226.64	209.68	173.69	156.74	120.74	327.33	301.69	252.39	226.76	177.47	441.69	408.18	341.12	305.64	238.60
49	210.99	195.21	163.66	145.91	114.36	226.64	209.68	175.79	156.74	122.85	327.33	301.69	252.39	226.76	177.47	445.64	412.11	343.10	309.59	240.57
50	212.95	197.18	163.66	147.89	114.36	228.74	211.80	175.79	158.85	122.85	327.33	303.66	252.39	226.76	177.47	451.55	416.06	347.05	311.54	242.53
51	216.90	201.13	167.61	149.86	118.31	232.99	216.05	180.04	160.97	127.08	337.19	311.54	260.29	234.65	181.42	455.50	421.97	350.98	315.49	246.48
52	220.85	203.09	169.58	153.80	118.31	237.22	218.15	182.16	165.20	127.08	347.05	321.40	268.17	240.57	187.32	461.41	425.92	354.93	319.44	248.46
53	224.79	207.04	173.52	155.77	122.26	241.46	222.40	186.38	167.32	131.33	358.88	331.26	276.06	248.46	193.23	467.33	431.83	358.88	323.38	250.43
54	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	368.74	339.16	283.94	254.36	199.16	473.24	435.78	362.82	327.33	254.36
55	232.67	214.93	179.44	161.70	126.19	249.92	230.87	192.74	173.69	135.55	378.60	349.02	289.87	262.25	203.09	477.19	441.69	366.77	331.26	256.34
56	250.43	232.67	193.23	173.52	136.05	269.00	249.92	207.56	186.38	146.15	406.20	374.65	313.52	281.97	218.88	508.73	469.29	392.39	352.96	274.08
57	268.17	248.46	207.04	185.35	145.91	288.07	266.88	222.40	199.10	156.74	435.78	402.25	335.21	301.69	234.65	540.28	498.87	416.06	374.65	291.83
58	285.92	264.22	220.85	199.16	153.80	307.12	283.82	237.22	213.93	165.20	465.36	427.90	356.91	321.40	250.43	571.83	528.45	439.71	396.34	307.61
59	303.66	281.97	234.65	210.99	163.66	326.18	302.87	252.04	226.64	175.79	492.96	455.50	380.56	341.12	266.20	603.39	556.07	463.38	418.04	325.35
60	323.38	297.75	248.46	222.81	173.52	347.36	319.82	266.88	239.34	186.38	522.54	483.10	402.25	360.84	281.97	634.94	585.64	487.05	439.71	341.12
61	350.98	323.38	270.15	242.53	189.30	377.00	347.36	290.18	260.51	203.33	558.02	514.65	429.85	386.48	301.69	680.28	629.01	524.51	471.27	366.77
62	380.56	350.98	291.83	264.22	205.07	408.78	377.00	313.47	283.82	220.27	593.53	548.17	457.47	410.14	319.44	727.61	672.40	560.00	502.82	392.39
63	410.14	378.60	315.49	283.94	220.85	440.55	406.68	338.89	305.00	237.22	629.01	581.69	483.10	435.78	339.16	774.93	713.81	595.50	536.35	416.06
64	437.75	404.23	337.19	303.66	236.62	470.21	434.20	362.18	326.18	254.16	664.52	613.25	510.70	459.43	356.91	820.29	757.18	630.99	567.88	441.69
65	467.33	431.83	358.88	323.38	250.43	501.98	463.86	385.49	347.36	269.00	700.00	646.76	538.31	485.08	376.62	867.61	800.57	666.48	601.41	467.33
66	526.49	487.05	406.20	364.79	283.94	565.53	523.17	436.32	391.84	305.00	784.79	723.67	603.39	544.23	421.97	954.37	881.42	733.53	660.57	512.68
67	587.60	542.26	451.55	406.20	315.49	631.18	582.47	485.03	436.32	338.89	869.58	802.55	668.45	601.41	467.33	1,041.13	960.29	800.57	719.72	560.00
68	646.76	597.46	496.91	447.61	347.05	694.71	641.76	533.76	480.81	372.79	954.37	881.42	733.53	660.57	512.68	1,127.90	1,041.13	867.61	780.85	607.32
69	707.89	652.68	544.23	489.01	380.56	760.38	701.08	584.58	525.27	408.78	1,039.17	958.32	798.60	719.72	560.00	1,214.66	1,120.00	934.65	840.01	654.66
70	767.04	707.89	589.58	530.42	412.11	823.92	760.38	633.30	569.75	442.67	1,123.95	1,037.19	863.66	776.90	605.36	1,301.41	1,200.85	999.73	901.14	700.00
71	885.35	816.34	680.28	613.25	477.19	951.00	876.87	730.73	658.72	512.57	1,281.70	1,183.10	985.92	887.33	690.14	1,463.11	1,350.71	1,125.92	1,013.52	788.74
72	1,003.66	926.76	770.99	694.09	540.28	1,078.08	995.48	828.16	745.55	580.35	1,439.44	1,329.02	1,106.21	995.78	774.93	1,626.77	1,500.57	1,250.14	1,125.92	875.49
73	1,121.97	1,035.22	861.70	776.90	603.39	1,205.16	1,111.97	925.60	834.51	648.13	1,597.19	1,474.93	1,228.45	1,106.21	859.73	1,788.47	1,650.44	1,376.34	1,238.31	964.23
74	1,240.28	1,143.67	954.37	857.75	668.45	1,332.26	1,228.47	1,025.14	921.35	718.02	1,754.94	1,620.86	1,350.71	1,214.66	946.48	1,952.12	1,800.28	1,500.57	1,350.71	1,050.98
75	1,356.62	1,254.09	1,045.08	940.57	731.56	1,457.22	1,347.09	1,122.57	1,010.32	785.80	1,912.68	1,764.80	1,471.00	1,325.08	1,029.31	2,113.82	1,952.12	1,626.77	1,463.11	1,139.72
76	1,547.89	1,427.61	1,190.99	1,070.70	834.08	1,662.67	1,533.47	1,279.29	1,150.10	895.92	2,161.14	1,995.51	1,662.25	1,496.62	1,163.39	2,368.18	2,184.79	1,821.98	1,638.60	1,275.79
77	1,764.80	1,628.74	1,356.62	1,220.57	950.43	1,895.65	1,749.52	1,457.22	1,311.07	1,020.90	2,443.11	2,253.81	1,879.16	1,691.83	1,315.22	2,652.12	2,447.06	2,038.88	1,835.79	1,427.61
78	1,975.79	1,823.95	1,520.29	1,368.45	1,064.79	2,122.29	1,959.20	1,633.02	1,469.92	1,143.75	2,711.28	2,502.26	2,086.20	1,877.20	1,461.14	2,916.35	2,691.56	2,243.95	2,019.16	1,571.56
79	2,172.97	2,007.33	1,672.11	1,504.51	1,171.27	2,334.10	2,156.16	1,796.10	1,616.07	1,258.12	2,955.79	2,727.05	2,273.53	2,046.76	1,591.28	3,149.03	2,908.46	2,423.39	2,180.86	1,695.78
80	2,348.46	2,167.05	1,806.21	1,624.79	1,263.95	2,522.60	2,327.74	1,940.15	1,745.27	1,357.68	3,192.41	2,945.93	2,454.94	2,210.44	1,719.45	3,401.42	3,141.13	2,616.64	2,354.37	1,831.84
81	2,512.12	2,318.89	1,932.40	1,739.17	1,352.69	2,698.39	2,490.84	2,075.69	1,868.13	1,452.98	3,415.23	3,152.97	2,626.50	2,364.23	1,837.76	3,640.02	3,360.01	2,800.01	2,520.01	1,960.01
82	2,699.45	2,492.40	2,076.34	1,869.30	1,453.25	2,899.62	2,677.22	2,230.30	2,007.91	1,561.01	3,671.57	3,389.59	2,823.68	2,541.70	1,975.79	3,914.10	3,612.42	3,011.01	2,709.31	2,107.89
83	2,916.35	2,691.56	2,243.95	2,019.16	1,571.56	3,132.60	2,891.15	2,410.34	2,168.88	1,688.09	3,965.37	3,659.74	3,050.44	2,744.81	2,135.50	4,225.65	3,900.29	3,251.56	2,926.21	2,275.50
84	3,164.80	2,920.30	2,433.25	2,190.72	1,703.67	3,399.48	3,136.84	2,613.67	2,353.16	1,829.99	4,302.56	3,971.28	3,308.74	2,977.48	2,316.91	4,584.53	4,233.55	3,527.62	3,174.66	2,468.75
85	3,448.75	3,184.52	2,652.12	2,387.90	1,857.48	3,704.47	3,420.65	2,848.79	2,564.97	1,995.21	4,689.03	4,328.19	3,606.49	3,245.65	2,523.96	4,998.61	4,614.11	3,845.09	3,460.58	2,691.56
86	3,758.33	3,470.44	2,892.70	2,602.83	2,025.09	4,037.01	3,727.77	3,107.20	2,795.83	2,175.25	5,111.02	4,718.61	3,931.85	3,537.48	2,752.69	5,448.19	5,028.19	4,190.16	3,772.12	2,934.09
87	4,097.48	3,781.98	3,152.97	2,837.47	2,206.49	4,401.31	4,062.42	3,386.76	3,047.87	2,370.09	5,570.45	5,142.55	4,284.80	3,856.92	2,999.17	5,939.19	5,481.72	4,568.76	4,111.29	3,198.33
88	4,466.22	4,123.12	3,434.95	3,091.84	2,403.67	4,797.39	4,428.85	3,689.65	3,321.10	2,581.91	6,073.27	5,605.93	4,671.29	4,203.97	3,269.30	6,473.54	5,974.68	4,978.90	4,481.99	3,486.21
89	4,868.47	4,493.82	3,744.52	3,369.87	2,620.57	5,229.47	4,827.04	4,022.17	3,619.75	2,814.88	6,619.47	6,108.75	5,091.30	4,582.55	3,563.12	7,055.24	6,512.98	5,426.51	4,884.25	3,797.77
90	5,306.22	4,898.05	4,081.71	3,673.53	2,857.19	5,699.68	5,261.24	4,384.37	3,945.92	3,069.06	7,214.96	6,658.91	5,548.75	4,994.66	3,884.52	7,690.18	7,098.62	5,915.52	5,323.97	4,140.86
91	5,783.40	5,339.74	4,448.47	4,004.81	3,113.53	6,212.24	5,735.68	4,778.33	4,301.77	3,344.40	7,863.69	7,258.35	6,049.60	5,444.25	4,235.51	8,382.30	7,737.50	6,447.92	5,803.12	4,513.54
92	6,303.98	5,818.90	4,850.73	4,365.65	3,395.51	6,771.42	6,250.37	5,210.41	4,689.36	3,647.29	8,571.59	7,912.99	6,593.83	5,933.26	4,616.08	9,137.50	8,433.57	7,027.63	6,325.66	4,919.74
93	6,871.86	6,343.42	5,286.51	4,758.04	3,701.15	7,381.41	6,813.78	5,678.50	5,110.86	3,975.60	9,342.57	8,624.83	7,187.36	6,467.64	5,032.14	9,959.77	9,192.72	7,660.60	6,895.53	5,363.40
94	7,491.02	6,915.25	5,761.72	5,185.94	4,032.41	8,046.48	7,428.02	6,188.95	5,570.48	4,331.41	10,184.55	9,399.77	7,834.11	7,051.30	5,483.69	10,854.98	10,020.90	8,350.74	7,514.69	5,846.51

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	163.66	151.84	126.19	114.36	88.73	175.79	163.10	135.55	122.85	95.31	256.34	236.62	197.18	177.47	138.03	337.19	311.54	260.29	234.65	181.42
25-29	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	276.06	254.36	210.99	191.27	147.89	362.82	335.21	280.01	252.39	195.21
30-34	189.30	175.49	145.91	132.12	102.54	203.33	188.51	156.74	141.92	110.14	295.78	274.08	228.74	205.07	159.72	390.42	360.84	299.73	270.15	209.02
35-39	203.09	189.30	157.75	141.98	110.43	218.15	203.33	169.44	152.50	118.61	319.44	293.80	244.51	220.85	171.56	420.00	388.46	323.38	289.87	226.76
40-44	218.88	203.09	169.58	151.84	118.31	235.10	218.15	182.16	163.10	127.08	343.10	315.49	264.22	236.62	185.35	451.55	416.06	347.05	313.52	242.53
45	222.81	205.07	171.56	153.80	120.29	239.34	220.27	184.28	165.20	129.21	349.02	321.40	268.17	242.53	187.32	459.43	425.92	354.93	319.44	248.46
46	224.79	207.04	171.56	155.77	120.29	241.46	222.40	184.28	167.32	129.21	349.02	323.38	268.17	242.53	187.32	465.36	429.85	356.91	321.40	250.43
47	224.79	207.04	173.52	155.77	122.26	241.46	222.40	186.38	167.32	131.33	349.02	323.38	268.17	242.53	187.32	469.29	433.80	360.84	325.35	252.39
48	226.76	209.02	173.52	155.77	122.26	243.57	224.52	186.38	167.32	131.33	350.98	323.38	270.15	242.53	189.30	473.24	437.75	364.79	327.33	256.34
49	226.76	209.02	173.52	157.75	122.26	243.57	224.52	186.38	169.44	131.33	350.98	323.38	270.15	242.53	189.30	477.19	441.69	366.77	331.26	256.34
50	226.76	210.99	175.49	157.75	122.26	243.57	226.64	188.51	169.44	131.33	350.98	323.38	270.15	242.53	189.30	483.10	445.64	370.70	333.24	260.29
51	232.67	214.93	179.44	159.72	126.19	249.92	230.87	192.74	171.57	135.55	360.84	333.24	278.03	250.43	195.21	489.01	451.55	374.65	337.19	262.25
52	236.62	218.88	181.42	163.66	126.19	254.16	235.10	194.86	175.79	135.55	372.67	343.10	285.92	258.31	201.13	492.96	455.50	380.56	341.12	266.20
53	240.57	222.81	185.35	167.61	130.14	258.41	239.34	199.10	180.04	139.80	382.53	352.96	293.80	264.22	205.07	498.87	461.41	384.51	345.07	270.15
54	244.51	226.76	189.30	169.58	132.12	262.63	243.57	203.33	182.16	141.92	394.37	362.82	303.66	272.11	212.95	504.79	467.33	388.46	349.02	272.11
55	250.43	230.71	191.27	173.52	134.08	269.00	247.82	205.46	186.38	144.02	404.23	372.67	311.54	280.01	218.88	510.70	471.27	392.39	352.96	274.08
56	268.17	248.46	207.04	185.35	145.91	288.07	266.88	222.40	199.10	156.74	435.78	402.25	335.21	301.69	234.65	544.23	502.82	418.04	376.62	291.83
57	287.89	266.20	220.85	199.16	153.80	309.24	285.93	237.22	213.93	165.20	465.36	429.85	358.88	323.38	250.43	577.74	534.37	445.64	400.28	311.54
58	307.61	283.94	236.62	212.95	165.63	330.43	305.00	254.16	228.74	177.91	496.91	459.43	382.53	345.07	268.17	611.27	563.95	471.27	423.95	329.30
59	325.35	301.69	250.43	224.79	175.49	349.48	324.06	269.00	241.46	188.51	528.45	487.05	406.20	364.79	283.94	644.80	595.50	496.91	447.61	347.05
60	345.07	319.44	266.20	238.60	187.32	370.65	343.13	285.93	256.29	201.21	558.02	516.63	429.85	386.48	301.69	678.31	627.04	522.54	469.29	366.77
61	376.62	347.05	289.87	260.29	203.09	404.56	372.79	311.35	279.60	218.15	597.46	550.14	459.43	414.09	321.40	729.58	672.40	560.00	504.79	392.39
62	406.20	376.62	313.52	281.97	218.88	436.32	404.56	336.76	302.87	235.10	634.94	585.64	489.01	439.71	343.10	778.88	717.75	599.44	538.31	420.00
63	437.75	404.23	337.19	303.66	236.62	470.21	434.20	362.18	326.18	254.16	672.40	621.13	518.59	465.36	362.82	828.17	765.07	636.90	573.81	445.64
64	469.29	433.80	360.84	325.35	252.39	504.08	465.97	387.59	349.48	271.10	711.84	656.62	548.17	492.96	384.51	877.47	810.43	676.33	607.32	473.24
65	500.84	461.41	384.51	347.05	270.15	537.97	495.61	413.03	372.79	290.18	749.30	692.12	575.78	518.59	402.25	928.74	855.78	713.81	642.82	498.87
66	563.95	520.56	433.80	390.42	303.66	605.77	559.16	465.97	419.36	326.18	840.01	774.93	646.76	581.69	453.52	1,021.41	942.53	784.79	705.91	550.14
67	629.01	579.72	483.10	435.78	339.16	675.66	622.71	518.92	468.09	364.32	930.71	859.73	715.77	644.80	500.84	1,114.09	1,027.33	855.78	770.99	599.44
68	692.12	638.87	532.40	479.15	372.67	743.44	686.24	571.88	514.69	400.31	1,021.41	942.53	784.79	705.91	550.14	1,206.77	1,114.09	928.74	836.06	650.71
69	757.18	698.03	581.69	524.51	408.18	813.32	749.79	624.83	563.41	438.45	1,112.11	1,025.36	855.78	769.02	599.44	1,299.44	1,198.87	999.73	899.16	700.00
70	820.29	757.18	630.99	567.88	441.69	881.12	813.32	677.77	609.99	474.44	1,200.85	1,110.14	924.79	832.12	646.76	1,392.12	1,285.65	1,070.70	964.23	749.30
71	946.48	873.52	727.61	656.62	508.73	1,016.67	938.28	781.56	705.31	546.44	1,370.43	1,265.93	1,054.93	948.46	739.44	1,565.64	1,445.35	1,204.80	1,084.51	843.94
72	1,072.68	991.83	826.20	743.39	577.74	1,152.22	1,065.38	887.45	798.52	620.58	1,540.01	1,421.70	1,185.08	1,066.77	830.15	1,739.17	1,607.05	1,338.88	1,204.80	936.62
73	1,198.87	1,108.18	922.81	830.15	646.76	1,287.76	1,190.36	991.24	891.70	694.71	1,709.59	1,577.47	1,315.22	1,183.10	920.86	1,914.66	1,766.77	1,472.97	1,325.08	1,031.27
74	1,327.04	1,224.52	1,019.45	918.88	713.81	1,425.44	1,315.32	1,095.03	987.01	766.74	1,877.20	1,733.24	1,443.39	1,299.44	1,009.59	2,088.18	1,926.49	1,607.05	1,445.35	1,125.92
75	1,453.25	1,340.85	1,118.04	1,005.64	782.83	1,561.01	1,440.28	1,200.94	1,080.20	840.88	2,046.76	1,889.02	1,573.52	1,417.75	1,102.26	2,261.71	2,088.18	1,739.17	1,565.64	1,216.63
76	1,656.35	1,528.18	1,273.81	1,145.64	891.28	1,779.16	1,641.49	1,368.26	1,230.60	957.37	2,312.96	2,135.50	1,778.61	1,601.14	1,244.23	2,533.81	2,338.61	1,948.17	1,752.96	1,364.52
77	1,887.06	1,743.10	1,451.28	1,307.32	1,015.50	2,026.98	1,872.35	1,558.89	1,404.26	1,090.80	2,612.69	2,411.55	2,009.30	1,810.14	1,405.92	2,837.47	2,618.60	2,182.83	1,963.96	1,528.18
78	2,113.82	1,952.12	1,626.77	1,463.11	1,139.72	2,270.55	2,096.87	1,747.39	1,571.59	1,224.23	2,900.58	2,677.75	2,232.13	2,007.33	1,561.70	3,121.42	2,880.86	2,401.69	2,161.14	1,681.97
79	2,324.80	2,147.33	1,788.47	1,609.02	1,252.12	2,497.17	2,306.56	1,921.07	1,728.33	1,344.96	3,162.83	2,918.32	2,431.27	2,188.74	1,701.69	3,369.87	3,111.56	2,592.97	2,332.68	1,816.07
80	2,512.12	2,318.89	1,932.40	1,739.17	1,352.69	2,698.39	2,490.84	2,075.69	1,868.13	1,452.98	3,415.23	3,152.97	2,626.50	2,364.23	1,837.76	3,640.02	3,360.01	2,800.01	2,520.01	1,960.01
81	2,687.61	2,480.57	2,066.48	1,861.41	1,447.33	2,886.90	2,664.50	2,219.71	1,999.44	1,554.64	3,653.81	3,371.85	2,809.87	2,529.86	1,967.89	3,894.38	3,596.63	2,997.20	2,697.47	2,098.03
82	2,888.75	2,665.93	2,222.27	1,999.44	1,555.78	3,102.95	2,863.61	2,387.05	2,147.69	1,671.13	3,927.91	3,626.21	3,020.87	2,719.16	2,113.82	4,188.19	3,864.81	3,221.98	2,898.60	2,255.78
83	3,119.46	2,880.86	2,399.74	2,159.16	1,680.01	3,350.77	3,094.48	2,577.68	2,319.27	1,804.58	4,241.43	3,916.08	3,263.40	2,936.07	2,285.36	4,523.40	4,174.39	3,478.32	3,131.28	2,435.22
84	3,385.66	3,125.37	2,604.80	2,344.51	1,823.95	3,636.70	3,357.11	2,797.94	2,518.36	1,959.20	4,602.27	4,249.32	3,541.43	3,186.50	2,478.61	4,905.93	4,529.32	3,774.10	3,397.47	2,642.27
85	3,689.32	3,405.37	2,837.47	2,553.53	1,985.65	3,962.88	3,657.89	3,047.87	2,742.88	2,132.89	5,016.36	4,631.85	3,858.90	3,472.41	2,701.42	5,347.64	4,937.48	4,113.26	3,703.11	2,878.89
86	4,022.55	3,712.97	3,093.81	2,784.24	2,165.07	4,320.83	3,988.28	3,323.21	2,990.70	2,325.62	5,467.91	5,047.91	4,205.93	3,785.93	2,943.95	5,830.74	5,381.15	4,483.96	4,036.36	3,139.18
87	4,383.39	4,046.22	3,371.85	3,034.66	2,360.30	4,708.42	4,346.25	3,621.87	3,259.68	2,535.32	5,960.87	5,501.43	4,584.53	4,127.05	3,210.15	6,355.23	5,866.22	4,888.19	4,399.18	3,421.14
88	4,777.76	4,411.01	3,675.51	3,308.74	2,573.25	5,132.03	4,738.09	3,948.04	3,554.08	2,764.05	6,497.21	5,996.37	4,998.61	4,497.77	3,500.02	6,927.07	6,392.71	5,327.92	4,795.52	3,728.75
89	5,207.63	4,807.34	4,006.79	3,606.49	2,803.96	5,593.78	5,163.80	4,303.89	3,873.91	3,011.88	7,080.88	6,536.65	5,448.19	4,902.00	3,813.54	7,550.17	6,968.48	5,807.07	5,227.35	4,065.94
90	5,676.92	5,241.14	4,367.63	3,929.87	3,058.33	6,097.87	5,629.78	4,691.48	4,221.27	3,285.10	7,719.75	7,126.23	5,937.21	5,343.69	4,156.63	8,228.48	7,595.53	6,329.61	5,696.64	4,430.73
91	6,187.63	5,712.43	4,760.02	4,284.80	3,332.41	6,646.44	6,136.01	5,112.97	4,602.52	3,579.51	8,413.85	7,767.07	6,471.59	5,824.81	4,529.32	8,969.90	8,279.75	6,899.47	6,209.32	4,829.03
92	6,745.67	6,227.06	5,187.91	4,669.31	3,632.14	7,245.86	6,688.80	5,572.60	5,015.54	3,901.46	9,171.03	8,465.10	7,055.24	6,349.32	4,939.46	9,776.38	9,025.12	7,520.59	6,769.32	5,264.81
93	7,352.99	6,787.08	5,655.23	5,089.32	3,959.45	7,898.21	7,290.34	6,074.56	5,466.69	4,253.04	9,997.23	9,228.21	7,690.18	6,921.16	5,383.12	10,657.80	9,837.51	8,196.95	7,378.63	5,738.05
94	8,013.55	7,398.35	6,163.98	5,548.75	4,314.38	8,607.76	7,946.94	6,621.04	5,960.20	4,634.30	10,896.39	10,058.36	8,382.30	7,544.26	5,868.20	11,616.11	10,722.86	8,936.39	8,041.16	6,254.68

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	183.37	169.58	141.98	126.19	98.59	196.98	182.16	152.50	135.55	105.91	285.92	264.22	220.85	199.16	153.80	378.60	349.02	291.83	262.25	205.07
25-29	197.18	181.42	151.84	136.05	106.48	211.80	194.86	163.10	146.15	114.38	307.61	283.94	236.62	212.95	165.63	406.20	376.62	313.52	281.97	218.88
30-34	212.95	195.21	163.66	147.89	114.36	228.74	209.68	175.79	158.85	122.85	331.26	305.64	254.36	228.74	177.47	437.75	404.23	337.19	303.66	236.62
35-39	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	356.91	329.30	274.08	246.48	191.27	471.27	433.80	362.82	325.35	254.36
40-44	246.48	226.76	189.30	169.58	132.12	264.76	243.57	203.33	182.16	141.92	382.53	354.93	295.78	266.20	207.04	506.77	467.33	388.46	350.98	272.11
45	250.43	230.71	191.27	173.52	134.08	269.00	247.82	205.46	186.38	144.02	390.42	360.84	301.69	270.15	210.99	516.63	475.22	396.34	356.91	278.03
46	250.43	230.71	193.23	173.52	136.05	269.00	247.82	207.56	186.38	146.15	390.42	360.84	301.69	270.15	210.99	520.56	481.13	400.28	360.84	280.01
47	252.39	232.67	193.23	173.52	136.05	271.10	249.92	207.56	186.38	146.15	392.39	360.84	301.69	270.15	210.99	526.49	485.08	404.23	364.79	283.94
48	252.39	232.67	195.21	175.49	136.05	271.10	249.92	209.68	188.51	146.15	392.39	360.84	301.69	272.11	210.99	530.42	489.01	408.18	366.77	285.92
49	254.36	234.65	195.21	175.49	136.05	273.23	252.04	209.68	188.51	146.15	392.39	362.82	301.69	272.11	210.99	536.35	494.94	412.11	370.70	287.89
50	254.36	234.65	195.21	175.49	136.05	273.23	252.04	209.68	188.51	146.15	392.39	362.82	301.69	272.11	210.99	540.28	498.87	416.06	374.65	291.83
51	260.29	240.57	199.16	179.44	140.00	279.60	258.41	213.93	192.74	150.38	404.23	372.67	311.54	280.01	218.88	546.21	504.79	420.00	378.60	293.80
52	264.22	244.51	203.09	183.37	141.98	283.82	262.63	218.15	196.98	152.50	416.06	384.51	321.40	287.89	224.79	554.09	510.70	425.92	382.53	297.75
53	270.15	248.46	207.04	187.32	145.91	290.18	266.88	222.40	201.21	156.74	427.90	396.34	329.30	297.75	230.71	560.00	516.63	429.85	388.46	301.69
54	274.08	252.39	210.99	189.30	147.89	294.40	271.10	226.64	203.33	158.85	441.69	406.20	339.16	305.64	236.62	565.92	522.54	435.78	392.39	305.64
55	280.01	258.31	214.93	193.23	149.86	300.77	277.46	230.87	207.56	160.97	453.52	418.04	349.02	313.52	244.51	571.83	528.45	439.71	396.34	307.61
56	301.69	278.03	230.71	209.02	161.70	324.06	298.65	247.82	224.52	173.69	487.05	449.57	374.65	337.19	262.25	609.30	563.95	469.29	421.97	329.30
57	321.40	297.75	248.46	222.81	173.52	345.23	319.82	266.88	239.34	186.38	522.54	483.10	402.25	360.84	281.97	646.76	597.46	498.87	447.61	349.02
58	343.10	317.47	264.22	238.60	185.35	368.54	341.01	283.82	256.29	199.10	556.07	514.65	427.90	386.48	299.73	686.19	632.96	526.49	475.22	368.74
59	364.79	337.19	280.01	252.39	195.21	391.84	362.18	300.77	271.10	209.68	591.55	546.21	455.50	410.14	319.44	723.67	666.48	556.07	500.84	388.46
60	386.48	356.91	297.75	268.17	209.02	415.15	383.37	319.82	288.07	224.52	625.08	577.74	481.13	433.80	337.19	761.13	701.98	585.64	526.49	410.14
61	421.97	388.46	323.38	291.83	226.76	453.25	417.26	347.36	313.47	243.57	668.45	617.18	514.65	463.38	360.84	816.34	753.25	627.04	565.92	439.71
62	455.50	420.00	350.98	315.49	246.48	489.28	451.14	377.00	338.89	264.76	711.84	656.62	546.21	492.96	382.53	871.56	804.50	670.43	603.39	469.29
63	490.99	453.52	376.62	339.16	264.22	527.39	487.15	404.56	364.32	283.82	753.25	696.05	579.72	522.54	406.20	926.76	855.78	713.81	642.82	498.87
64	524.51	485.08	404.23	362.82	283.94	563.41	521.04	434.20	389.72	305.00	796.62	735.49	613.25	552.12	429.85	983.95	907.05	757.18	680.28	530.42
65	560.00	516.63	429.85	388.46	301.69	601.52	554.94	461.72	417.26	324.06	840.01	774.93	644.80	581.69	451.55	1,039.17	958.32	798.60	719.72	560.00
66	630.99	583.67	485.08	437.75	339.16	677.77	626.94	521.04	470.21	364.32	940.57	867.61	723.67	650.71	506.77	1,143.67	1,054.93	879.44	790.71	615.22
67	703.95	648.73	540.28	487.05	378.60	756.16	696.84	580.35	523.17	406.68	1,041.13	962.25	800.57	721.70	560.00	1,246.21	1,151.55	960.29	863.66	672.40
68	774.93	715.77	597.46	536.35	418.04	832.39	768.84	641.76	576.12	449.04	1,143.67	1,054.93	879.44	790.71	615.22	1,350.71	1,246.21	1,039.17	934.65	727.61
69	847.89	782.83	652.68	587.60	457.47	910.76	840.88	701.08	631.18	491.40	1,244.23	1,149.58	956.34	861.70	670.43	1,455.21	1,342.83	1,120.00	1,007.61	784.79
70	918.88	847.89	707.89	636.90	494.94	987.01	910.76	760.38	684.12	531.64	1,346.76	1,242.26	1,035.22	932.67	725.63	1,559.73	1,439.44	1,198.87	1,078.60	840.01
71	1,060.84	980.01	816.34	733.53	571.83	1,139.51	1,052.68	876.87	787.91	614.24	1,534.09	1,417.75	1,181.13	1,062.82	826.20	1,752.96	1,618.88	1,348.74	1,214.66	944.51
72	1,202.82	1,110.14	924.79	832.12	646.76	1,292.01	1,192.46	993.36	893.82	694.71	1,723.39	1,591.28	1,327.04	1,192.96	928.74	1,948.17	1,798.32	1,498.60	1,348.74	1,049.03
73	1,342.83	1,240.28	1,033.24	930.71	723.67	1,442.40	1,332.26	1,109.86	999.73	777.33	1,912.68	1,766.77	1,472.97	1,325.08	1,031.27	2,143.40	1,977.75	1,648.46	1,484.79	1,153.53
74	1,484.79	1,370.43	1,141.69	1,027.33	798.60	1,594.88	1,472.04	1,226.35	1,103.50	857.81	2,101.98	1,940.29	1,616.91	1,455.21	1,131.83	2,338.61	2,159.16	1,798.32	1,618.88	1,258.03
75	1,626.77	1,502.55	1,252.12	1,125.92	877.47	1,747.39	1,613.97	1,344.96	1,209.41	942.53	2,291.28	2,115.78	1,762.82	1,587.33	1,234.38	2,533.81	2,338.61	1,948.17	1,752.96	1,364.52
76	1,853.53	1,711.55	1,425.63	1,283.67	997.75	1,990.97	1,838.46	1,531.35	1,378.85	1,071.73	2,590.99	2,391.84	1,991.56	1,792.40	1,394.10	2,837.47	2,618.60	2,182.83	1,963.96	1,528.18
77	2,113.82	1,952.12	1,626.77	1,463.11	1,139.72	2,270.55	2,096.87	1,747.39	1,571.59	1,224.23	2,926.21	2,701.42	2,251.85	2,027.05	1,575.50	3,176.64	2,934.09	2,445.08	2,200.58	1,711.55
78	2,368.18	2,184.79	1,821.98	1,638.60	1,275.79	2,543.78	2,346.79	1,957.08	1,760.10	1,370.38	3,249.59	2,999.17	2,498.33	2,249.87	1,749.03	3,496.07	3,225.93	2,689.59	2,419.45	1,883.11
79	2,604.80	2,403.67	2,003.39	1,802.26	1,401.98	2,797.94	2,581.91	2,151.94	1,935.90	1,505.95	3,541.43	3,269.30	2,723.11	2,450.99	1,906.78	3,774.10	3,484.25	2,904.51	2,612.69	2,032.97
80	2,813.82	2,596.92	2,163.11	1,948.17	1,514.37	3,022.46	2,789.47	2,323.52	2,092.63	1,626.66	3,825.37	3,529.59	2,941.99	2,648.17	2,058.60	4,077.76	3,764.24	3,135.23	2,821.71	2,194.65
81	3,009.03	2,778.32	2,314.94	2,084.24	1,620.86	3,232.14	2,984.34	2,486.59	2,238.78	1,741.05	4,091.57	3,778.05	3,147.06	2,833.54	2,202.55	4,361.72	4,026.50	3,356.08	3,020.87	2,348.46
82	3,235.79	2,987.34	2,488.47	2,240.01	1,741.13	3,475.73	3,208.85	2,672.98	2,406.10	1,870.23	4,399.18	4,060.02	3,383.68	3,046.49	2,368.18	4,689.03	4,328.19	3,606.49	3,245.65	2,523.96
83	3,494.11	3,225.93	2,687.61	2,419.45	1,881.13	3,753.20	3,465.13	2,886.90	2,598.86	2,020.61	4,750.16	4,385.37	3,653.81	3,289.02	2,557.48	5,065.65	4,675.24	3,896.36	3,505.93	2,727.05
84	3,791.84	3,500.02	2,916.35	2,624.52	2,040.85	4,073.00	3,759.55	3,132.60	2,819.13	2,192.19	5,154.39	4,758.04	3,965.37	3,569.03	2,776.34	5,495.52	5,071.58	4,227.62	3,803.68	2,959.74
85	4,132.98	3,815.51	3,178.61	2,861.14	2,224.23	4,439.44	4,098.43	3,414.30	3,073.29	2,389.15	5,619.74	5,185.94	4,322.28	3,890.43	3,024.80	5,990.44	5,529.04	4,608.20	4,146.77	3,225.93
86	4,503.68	4,158.61	3,464.53	3,119.46	2,425.36	4,837.63	4,466.98	3,721.42	3,350.77	2,605.20	6,124.54	5,653.27	4,710.72	4,239.46	3,296.92	6,528.77	6,025.95	5,022.28	4,519.46	3,515.78
87	4,909.88	4,533.26	3,776.07	3,399.45	2,644.24	5,273.95	4,869.40	4,056.07	3,651.52	2,840.32	6,676.65	6,162.00	5,134.67	4,621.99	3,594.66	7,116.37	6,568.20	5,473.83	4,927.63	3,831.28
88	5,351.57	4,939.46	4,117.20	3,705.08	2,882.84	5,748.39	5,305.72	4,422.48	3,979.81	3,096.59	7,276.09	6,716.09	5,598.05	5,038.05	3,918.05	7,757.22	7,159.75	5,966.79	5,369.31	4,176.35
89	5,832.70	5,385.10	4,487.91	4,038.32	3,141.13	6,265.19	5,784.40	4,820.69	4,337.76	3,374.04	7,930.75	7,321.44	6,100.87	5,491.57	4,271.01	8,455.24	7,804.54	6,503.12	5,854.39	4,552.98
90	6,359.18	5,870.17	4,892.14	4,401.15	3,425.09	6,830.72	6,305.45	5,254.89	4,727.50	3,679.06	8,644.54	7,980.04	6,651.01	5,984.53	4,655.52	9,216.38	8,506.51	7,088.76	6,380.88	4,963.13
91	6,931.02	6,398.62	5,331.85	4,797.48	3,732.69	7,444.96	6,873.08	5,727.22	5,153.22	4,009.47	9,423.42	8,697.79	7,248.49	6,524.82	5,073.54	10,044.55	9,273.56	7,727.64	6,954.69	5,408.75
92	7,554.12	6,974.40	5,811.02	5,229.33	4,067.90	8,114.26	7,491.55	6,241.90	5,617.07	4,369.54	10,271.31	9,480.60	7,901.17	7,110.46	5,531.01	10,949.62	10,107.66	8,421.73	7,579.75	5,895.80
93	8,234.41	7,601.44	6,333.56	5,700.59	4,432.69	8,844.98	8,165.09	6,803.20	6,123.29	4,761.38	11,196.10	10,334.42	8,612.99	7,751.31	6,029.88	11,935.54	11,016.68	9,180.89	8,262.01	6,426.22
94	8,975.82	8,285.68	6,905.39	6,213.27	4,832.98	9,641.38	8,900.06	7,417.42	6,673.98	5,191.34	12,203.71	11,265.12	9,387.93	8,449.33	6,572.14	13,008.23	12,008.51	10,007.09	9,005.40	7,005.94

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	57.18	53.25	43.39	39.44	29.58	61.41	57.20	46.61	42.36	31.77	88.73	82.82	69.01	61.13	49.30	120.29	110.43	92.68	82.82	65.06
25-29	61.13	57.18	47.32	43.39	33.53	65.66	61.41	50.83	46.61	36.01	96.62	88.73	72.96	67.04	51.27	130.14	120.29	100.57	90.71	70.99
30-34	67.04	61.13	51.27	45.35	35.49	72.02	65.66	55.08	48.71	38.13	102.54	94.64	78.87	70.99	55.21	140.00	128.17	106.48	96.62	74.92
35-39	70.99	65.06	55.21	49.30	39.44	76.25	69.88	59.30	52.95	42.36	110.43	102.54	84.78	76.90	59.16	149.86	138.03	114.36	104.50	80.85
40-44	76.90	70.99	59.16	53.25	41.41	82.60	76.25	63.55	57.20	44.48	118.31	110.43	90.71	82.82	63.11	161.70	147.89	124.22	112.40	86.76
45	78.87	70.99	59.16	53.25	41.41	84.72	76.25	63.55	57.20	44.48	122.26	112.40	92.68	84.78	65.06	163.66	151.84	126.19	114.36	88.73
46	78.87	72.96	61.13	55.21	43.39	84.72	78.37	65.66	59.30	46.61	122.26	112.40	94.64	84.78	67.04	167.61	153.80	128.17	116.34	90.71
47	80.85	72.96	61.13	55.21	43.39	86.84	78.37	65.66	59.30	46.61	122.26	112.40	94.64	84.78	67.04	169.58	155.77	130.14	116.34	90.71
48	80.85	74.92	63.11	55.21	43.39	86.84	80.49	67.78	59.30	46.61	124.22	114.36	94.64	84.78	67.04	171.56	157.75	132.12	118.31	92.68
49	82.82	74.92	63.11	57.18	43.39	88.97	80.49	67.78	61.41	46.61	124.22	114.36	94.64	86.76	67.04	173.52	159.72	132.12	120.29	92.68
50	82.82	76.90	63.11	57.18	43.39	88.97	82.60	67.78	61.41	46.61	124.22	114.36	96.62	86.76	67.04	175.49	161.70	134.08	120.29	94.64
51	84.78	76.90	65.06	59.16	45.35	91.07	82.60	69.88	63.55	48.71	126.19	116.34	96.62	86.76	67.04	177.47	163.66	138.03	124.22	96.62
52	84.78	78.87	65.06	59.16	45.35	91.07	84.72	69.88	63.55	48.71	128.17	118.31	98.59	88.73	69.01	181.42	167.61	140.00	126.19	98.59
53	86.76	78.87	67.04	59.16	47.32	93.19	84.72	72.02	63.55	50.83	130.14	120.29	100.57	90.71	70.99	185.35	171.56	141.98	128.17	98.59
54	86.76	80.85	67.04	61.13	47.32	93.19	86.84	72.02	65.66	50.83	132.12	122.26	100.57	90.71	70.99	189.30	173.52	145.91	130.14	102.54
55	88.73	80.85	69.01	61.13	49.30	95.31	86.84	74.13	65.66	52.95	134.08	122.26	102.54	92.68	70.99	191.27	177.47	147.89	132.12	104.50
56	96.62	88.73	72.96	67.04	51.27	103.77	95.31	78.37	72.02	55.08	145.91	134.08	112.40	100.57	78.87	199.16	183.37	153.80	138.03	108.45
57	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	157.75	143.94	120.29	108.45	84.78	207.04	191.27	159.72	143.94	112.40
58	110.43	102.54	84.78	76.90	59.16	118.61	110.14	91.07	82.60	63.55	169.58	155.77	130.14	116.34	90.71	214.93	197.18	165.63	147.89	116.34
59	118.31	108.45	90.71	80.85	63.11	127.08	116.49	97.44	86.84	67.78	179.44	165.63	138.03	124.22	96.62	222.81	205.07	171.56	153.80	120.29
60	126.19	116.34	96.62	86.76	67.04	135.55	124.96	103.77	93.19	72.02	191.27	177.47	147.89	132.12	104.50	228.74	210.99	175.49	159.72	122.26
61	138.03	126.19	106.48	94.64	74.92	148.27	135.55	114.38	101.66	80.49	207.04	191.27	159.72	143.94	112.40	246.48	228.74	189.30	171.56	132.12
62	149.86	138.03	114.36	102.54	80.85	160.97	148.27	122.85	110.14	86.84	220.85	205.07	169.58	153.80	118.31	264.22	244.51	203.09	183.37	141.98
63	161.70	147.89	124.22	112.40	86.76	173.69	158.85	133.43	120.74	93.19	236.62	218.88	181.42	163.66	126.19	281.97	260.29	216.90	195.21	151.84
64	173.52	159.72	132.12	120.29	92.68	186.38	171.57	141.92	129.21	99.56	250.43	232.67	193.23	173.52	136.05	299.73	276.06	230.71	207.04	161.70
65	185.35	169.58	141.98	128.17	98.59	199.10	182.16	152.50	137.68	105.91	266.20	246.48	205.07	183.37	143.94	317.47	293.80	244.51	220.85	171.56
66	207.04	191.27	159.72	143.94	112.40	222.40	205.46	171.57	154.62	120.74	295.78	272.11	226.76	205.07	159.72	347.05	321.40	268.17	240.57	187.32
67	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	325.35	299.73	250.43	224.79	175.49	376.62	347.05	289.87	260.29	203.09
68	250.43	232.67	193.23	173.52	136.05	269.00	249.92	207.56	186.38	146.15	354.93	327.33	272.11	246.48	191.27	406.20	374.65	313.52	281.97	218.88
69	274.08	252.39	210.99	189.30	147.89	294.40	271.10	226.64	203.33	158.85	384.51	354.93	295.78	266.20	207.04	435.78	402.25	335.21	301.69	234.65
70	295.78	274.08	226.76	205.07	159.72	317.71	294.40	243.57	220.27	171.57	414.09	382.53	317.47	285.92	222.81	465.36	429.85	358.88	323.38	250.43
71	339.16	313.52	260.29	234.65	181.42	364.32	336.76	279.60	252.04	194.86	469.29	433.80	360.84	325.35	252.39	526.49	485.08	404.23	364.79	283.94
72	382.53	352.96	293.80	264.22	205.07	410.89	379.12	315.59	283.82	220.27	524.51	485.08	404.23	362.82	283.94	587.60	542.26	451.55	406.20	315.49
73	423.95	392.39	327.33	293.80	228.74	455.39	421.50	351.60	315.59	245.69	579.72	536.35	445.64	402.25	311.54	648.73	597.46	498.87	447.61	349.02
74	467.33	431.83	358.88	323.38	250.43	501.98	463.86	385.49	347.36	269.00	634.94	585.64	489.01	439.71	343.10	707.89	654.66	544.23	490.99	380.56
75	510.70	471.27	392.39	352.96	274.08	548.58	506.22	421.50	379.12	294.40	690.14	636.90	532.40	479.15	372.67	769.02	709.86	591.55	532.40	414.09
76	585.64	542.26	451.55	406.20	315.49	629.06	582.47	485.03	436.32	338.89	778.88	719.72	599.44	540.28	420.00	857.75	792.69	660.57	593.53	463.38
77	662.54	611.27	508.73	459.43	356.91	711.66	656.60	546.44	493.50	383.37	867.61	800.57	666.48	599.44	467.33	948.46	875.49	729.58	656.62	510.70
78	739.44	682.26	567.88	510.70	398.32	794.27	732.85	609.99	548.58	427.85	954.37	881.42	735.49	660.57	514.65	1,037.19	956.34	796.62	717.75	558.02
79	814.36	751.27	627.04	563.95	439.71	874.75	806.99	673.54	605.77	472.33	1,043.10	962.25	802.55	721.70	561.97	1,125.92	1,039.17	865.63	778.88	605.36
80	891.28	822.26	684.23	617.18	479.15	957.37	883.24	734.97	662.94	514.69	1,131.83	1,045.08	869.58	782.83	609.30	1,214.66	1,121.97	934.65	841.98	654.66
81	952.39	879.44	733.53	660.57	512.68	1,023.02	944.65	787.91	709.55	550.69	1,210.71	1,118.04	930.71	838.03	650.71	1,299.44	1,200.85	999.73	899.16	700.00
82	1,025.36	946.48	788.74	709.86	552.12	1,101.39	1,016.67	847.23	762.49	593.05	1,301.41	1,200.85	1,001.69	901.14	701.98	1,398.03	1,289.58	1,074.65	968.18	753.25
83	1,106.21	1,021.41	851.84	765.07	595.50	1,188.22	1,097.15	915.01	821.79	639.66	1,405.92	1,297.46	1,080.56	974.09	757.18	1,508.46	1,394.10	1,161.41	1,045.08	812.40
84	1,200.85	1,108.18	922.81	830.15	646.76	1,289.90	1,190.36	991.24	891.70	694.71	1,526.20	1,407.89	1,173.24	1,056.91	822.26	1,636.63	1,512.41	1,260.00	1,133.81	881.42
85	1,309.30	1,208.73	1,005.64	905.07	703.95	1,406.39	1,298.37	1,080.20	972.19	756.16	1,662.25	1,534.09	1,279.72	1,151.55	895.21	1,784.52	1,648.46	1,372.40	1,236.35	960.29
86	1,425.63	1,317.18	1,096.35	987.90	767.04	1,531.35	1,414.86	1,177.64	1,061.14	823.92	1,812.12	1,672.11	1,394.10	1,254.09	976.06	1,946.21	1,796.35	1,496.62	1,346.76	1,047.05
87	1,553.80	1,435.49	1,194.94	1,076.63	836.06	1,669.02	1,541.94	1,283.54	1,156.47	898.06	1,975.79	1,823.95	1,520.29	1,368.45	1,064.79	2,119.73	1,958.03	1,630.72	1,469.02	1,141.69
88	1,693.81	1,563.66	1,303.39	1,173.24	912.96	1,819.40	1,679.60	1,400.04	1,260.24	980.66	2,153.26	1,987.61	1,656.35	1,490.71	1,159.44	2,311.00	2,133.54	1,778.61	1,601.14	1,244.23
89	1,847.62	1,705.64	1,421.70	1,279.72	995.78	1,984.62	1,832.12	1,527.12	1,374.62	1,069.61	2,346.49	2,167.05	1,806.21	1,624.79	1,263.95	2,520.01	2,324.80	1,938.31	1,745.08	1,356.62
90	2,013.25	1,857.48	1,547.89	1,394.10	1,084.51	2,162.53	1,995.21	1,662.67	1,497.48	1,164.93	2,557.48	2,362.26	1,967.89	1,770.71	1,378.31	2,746.77	2,535.79	2,111.84	1,900.85	1,478.88
91	2,194.65	2,025.09	1,687.90	1,518.32	1,181.13	2,357.39	2,175.25	1,813.05	1,630.91	1,268.71	2,788.18	2,573.25	2,145.36	1,930.43	1,502.55	2,993.25	2,762.55	2,303.10	2,072.41	1,612.96
92	2,391.84	2,208.46	1,839.72	1,656.35	1,287.61	2,569.19	2,372.21	1,976.14	1,779.16	1,383.08	3,038.61	2,805.92	2,338.61	2,103.96	1,636.63	3,263.40	3,011.01	2,510.15	2,259.73	1,756.91
93	2,606.78	2,407.62	2,005.37	1,804.23	1,403.96	2,800.08	2,586.14	2,154.06	1,938.01	1,508.06	3,312.69	3,058.33	2,547.62	2,293.24	1,782.54	3,557.20	3,283.11	2,734.95	2,462.83	1,914.66
94	2,841.42	2,622.55	2,186.77	1,967.89	1,530.15	3,052.12	2,817.01	2,348.92	2,113.80	1,643.61	3,610.44	3,332.41	2,778.32	2,500.29	1,944.24	3,876.64	3,578.89	2,981.43	2,683.68	2,086.20

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.96	67.04	55.21	49.30	39.44	78.37	72.02	59.30	52.95	42.36	108.45	98.59	82.82	74.92	57.18	143.94	132.12	110.43	100.57	76.90
25-29	76.90	70.99	59.16	53.25	41.41	82.60	76.25	63.55	57.20	44.48	116.34	106.48	88.73	80.85	63.11	153.80	141.98	118.31	106.48	82.82
30-34	82.82	76.90	65.06	57.18	45.35	88.97	82.60	69.88	61.41	48.71	124.22	114.36	96.62	86.76	67.04	165.63	153.80	128.17	114.36	90.71
35-39	88.73	82.82	69.01	61.13	49.30	95.31	88.97	74.13	65.66	52.95	134.08	124.22	102.54	92.68	70.99	179.44	165.63	138.03	124.22	96.62
40-44	96.62	88.73	74.92	67.04	53.25	103.77	95.31	80.49	72.02	57.20	143.94	132.12	110.43	100.57	76.90	193.23	177.47	147.89	134.08	104.50
45	98.59	90.71	74.92	67.04	53.25	105.91	97.44	80.49	72.02	57.20	147.89	136.05	112.40	102.54	78.87	197.18	181.42	151.84	136.05	106.48
46	98.59	90.71	76.90	69.01	53.25	105.91	97.44	82.60	74.13	57.20	147.89	136.05	114.36	102.54	80.85	199.16	183.37	153.80	138.03	108.45
47	100.57	92.68	76.90	69.01	53.25	108.02	99.56	82.60	74.13	57.20	147.89	136.05	114.36	102.54	80.85	203.09	187.32	155.77	140.00	108.45
48	100.57	92.68	76.90	69.01	53.25	108.02	99.56	82.60	74.13	57.20	147.89	136.05	114.36	102.54	80.85	205.07	189.30	157.75	141.98	110.43
49	100.57	92.68	78.87	70.99	55.21	108.02	99.56	84.72	76.25	59.30	147.89	138.03	114.36	102.54	80.85	209.02	193.23	159.72	143.94	112.40
50	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	149.86	138.03	114.36	102.54	80.85	210.99	195.21	163.66	145.91	114.36
51	104.50	96.62	80.85	72.96	57.18	112.24	103.77	86.84	78.37	61.41	151.84	141.98	118.31	106.48	82.82	214.93	199.16	165.63	149.86	116.34
52	106.48	98.59	80.85	72.96	57.18	114.38	105.91	86.84	78.37	61.41	155.77	143.94	120.29	108.45	84.78	218.88	203.09	169.58	151.84	118.31
53	108.45	98.59	82.82	74.92	57.18	116.49	105.91	88.97	80.49	61.41	159.72	147.89	122.26	110.43	84.78	222.81	205.07	171.56	153.80	120.29
54	110.43	100.57	84.78	76.90	59.16	118.61	108.02	91.07	82.60	63.55	163.66	151.84	126.19	112.40	88.73	226.76	209.02	173.52	157.75	122.26
55	112.40	102.54	86.76	76.90	61.13	120.74	110.14	93.19	82.60	65.66	167.61	153.80	128.17	116.34	90.71	230.71	212.95	177.47	159.72	124.22
56	118.31	110.43	90.71	82.82	63.11	127.08	118.61	97.44	88.97	67.78	179.44	165.63	138.03	124.22	96.62	240.57	222.81	185.35	167.61	130.14
57	126.19	116.34	96.62	86.76	67.04	135.55	124.96	103.77	93.19	72.02	193.23	177.47	147.89	134.08	104.50	252.39	232.67	193.23	175.49	136.05
58	132.12	122.26	102.54	92.68	70.99	141.92	131.33	110.14	99.56	76.25	205.07	189.30	157.75	141.98	110.43	264.22	242.53	203.09	183.37	141.98
59	140.00	128.17	106.48	96.62	74.92	150.38	137.68	114.38	103.77	80.49	216.90	201.13	167.61	149.86	118.31	274.08	254.36	210.99	189.30	147.89
60	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	230.71	212.95	177.47	159.72	124.22	285.92	264.22	218.88	197.18	153.80
61	159.72	147.89	124.22	110.43	86.76	171.57	158.85	133.43	118.61	93.19	250.43	230.71	191.27	173.52	134.08	305.64	281.97	234.65	210.99	163.66
62	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	268.17	248.46	207.04	185.35	145.91	325.35	299.73	250.43	224.79	175.49
63	187.32	173.52	143.94	130.14	100.57	201.21	186.38	154.62	139.80	108.02	287.89	266.20	222.81	199.16	155.77	345.07	317.47	264.22	238.60	185.35
64	203.09	187.32	155.77	140.00	108.45	218.15	201.21	167.32	150.38	116.49	307.61	283.94	236.62	212.95	165.63	364.79	335.21	280.01	252.39	195.21
65	216.90	199.16	165.63	149.86	116.34	232.99	213.93	177.91	160.97	124.96	327.33	301.69	252.39	226.76	177.47	384.51	354.93	295.78	266.20	207.04
66	242.53	224.79	187.32	167.61	132.12	260.51	241.46	201.21	180.04	141.92	364.79	335.21	280.01	252.39	195.21	421.97	388.46	323.38	291.83	226.76
67	270.15	248.46	207.04	187.32	145.91	290.18	266.88	222.40	201.21	156.74	400.28	368.74	307.61	276.06	214.93	459.43	423.95	352.96	317.47	246.48
68	295.78	272.11	226.76	205.07	159.72	317.71	292.28	243.57	220.27	171.57	435.78	402.25	335.21	301.69	234.65	496.91	457.47	382.53	343.10	268.17
69	321.40	297.75	248.46	222.81	173.52	345.23	319.82	266.88	239.34	186.38	473.24	435.78	362.82	327.33	254.36	534.37	492.96	410.14	368.74	287.89
70	349.02	321.40	268.17	240.57	187.32	374.90	345.23	288.07	258.41	201.21	508.73	469.29	390.42	352.96	274.08	571.83	528.45	439.71	396.34	307.61
71	404.23	372.67	309.59	280.01	216.90	434.20	400.31	332.54	300.77	232.99	577.74	532.40	443.66	400.28	311.54	646.76	597.46	496.91	447.61	347.05
72	457.47	421.97	352.96	317.47	246.48	491.40	453.25	379.12	341.01	264.76	646.76	595.50	496.91	447.61	347.05	721.70	666.48	556.07	500.84	388.46
73	512.68	473.24	394.37	354.93	276.06	550.69	508.33	423.61	381.25	296.53	713.81	658.59	550.14	494.94	384.51	796.62	735.49	613.25	552.12	429.85
74	567.88	524.51	435.78	392.39	305.64	609.99	563.41	468.09	421.50	328.29	782.83	721.70	601.41	542.26	421.97	871.56	804.50	670.43	603.39	469.29
75	621.13	573.81	479.15	429.85	335.21	667.19	616.36	514.69	461.72	360.07	851.84	786.76	654.66	589.58	457.47	948.46	875.49	729.58	656.62	510.70
76	711.84	656.62	546.21	492.96	382.53	764.63	705.31	586.70	529.51	410.89	962.25	887.33	739.44	666.48	518.59	1,062.82	980.01	818.31	735.49	573.81
77	800.57	739.44	615.22	554.09	429.85	859.93	794.27	660.84	595.17	461.72	1,072.68	989.87	824.22	743.39	577.74	1,177.19	1,086.49	905.07	814.36	632.96
78	889.30	820.29	684.23	615.22	479.15	955.25	881.12	734.97	660.84	514.69	1,183.10	1,092.40	911.00	820.29	636.90	1,293.53	1,192.96	993.80	895.21	696.05
79	978.04	903.10	753.25	676.33	526.49	1,050.56	970.06	809.10	726.48	565.53	1,293.53	1,194.94	995.78	895.21	698.03	1,407.89	1,299.44	1,082.54	974.09	757.18
80	1,066.77	985.92	820.29	739.44	573.81	1,145.86	1,059.03	881.12	794.27	616.36	1,403.96	1,297.46	1,080.56	972.11	757.18	1,522.27	1,405.92	1,171.27	1,054.93	820.29
81	1,141.69	1,054.93	877.47	790.71	615.22	1,226.35	1,133.16	942.53	849.34	660.84	1,502.55	1,388.17	1,155.50	1,041.13	808.45	1,628.74	1,504.51	1,254.09	1,127.90	877.47
82	1,228.45	1,133.81	944.51	849.87	660.57	1,319.54	1,217.88	1,014.55	912.88	709.55	1,614.93	1,490.71	1,242.26	1,118.04	869.58	1,750.99	1,616.91	1,346.76	1,212.68	942.53
83	1,325.08	1,224.52	1,019.45	916.91	713.81	1,423.34	1,315.32	1,095.03	984.89	766.74	1,745.08	1,611.00	1,342.83	1,208.73	940.57	1,890.99	1,745.08	1,455.21	1,309.30	1,019.45
84	1,439.44	1,327.04	1,106.21	995.78	774.93	1,546.17	1,425.44	1,188.22	1,069.61	832.39	1,892.97	1,747.05	1,457.19	1,311.27	1,019.45	2,052.69	1,894.94	1,579.45	1,421.70	1,106.21
85	1,567.61	1,447.33	1,206.77	1,086.49	843.94	1,683.85	1,554.64	1,296.25	1,167.05	906.53	2,064.52	1,904.80	1,587.33	1,429.58	1,112.11	2,236.06	2,064.52	1,721.41	1,547.89	1,204.80
86	1,709.59	1,577.47	1,315.22	1,183.10	920.86	1,836.36	1,694.44	1,412.74	1,270.83	989.14	2,249.87	2,076.34	1,731.27	1,557.75	1,212.68	2,439.17	2,249.87	1,875.22	1,687.90	1,313.25
87	1,863.39	1,719.45	1,433.53	1,289.58	1,003.66	2,001.56	1,846.94	1,539.84	1,385.20	1,078.08	2,452.97	2,263.67	1,887.06	1,697.76	1,321.13	2,658.03	2,452.97	2,044.80	1,839.72	1,431.56
88	2,031.00	1,875.22	1,561.70	1,405.92	1,092.40	2,181.60	2,014.26	1,677.50	1,510.16	1,173.40	2,673.82	2,466.78	2,056.62	1,849.58	1,439.44	2,896.63	2,673.82	2,228.18	2,005.37	1,559.73
89	2,212.41	2,042.83	1,701.69	1,532.13	1,190.99	2,376.46	2,194.30	1,827.87	1,645.73	1,279.29	2,912.41	2,689.59	2,241.99	2,017.19	1,569.59	3,156.92	2,914.37	2,429.31	2,186.77	1,699.73
90	2,411.55	2,226.20	1,855.50	1,670.15	1,299.44	2,590.38	2,391.28	1,993.09	1,794.00	1,395.79	3,174.66	2,932.13	2,443.11	2,198.60	1,709.59	3,440.86	3,176.64	2,648.17	2,381.98	1,853.53
91	2,630.43	2,427.34	2,023.11	1,820.00	1,415.77	2,825.48	2,607.33	2,173.13	1,954.95	1,520.75	3,460.58	3,194.38	2,661.98	2,395.79	1,863.39	3,752.41	3,462.55	2,886.77	2,596.92	2,021.14
92	2,867.05	2,646.22	2,204.51	1,983.67	1,543.94	3,079.64	2,842.44	2,367.98	2,130.76	1,658.43	3,772.12	3,482.27	2,902.55	2,612.69	2,031.00	4,089.59	3,774.10	3,145.08	2,831.57	2,202.55
93	3,123.39	2,884.80	2,403.67	2,163.11	1,681.97	3,354.99	3,098.70	2,581.91	2,323.52	1,806.70	4,113.26	3,795.79	3,162.83	2,847.33	2,214.37	4,456.36	4,115.24	3,429.03	3,085.93	2,399.74
94	3,405.37	3,143.11	2,620.57	2,358.32	1,833.81	3,657.89	3,376.18	2,814.88	2,533.20	1,969.79	4,481.99	4,136.91	3,448.75	3,103.67	2,413.53	4,858.61	4,483.96	3,736.64	3,363.96	2,616.64

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.96	67.04	57.18	51.27	39.44	78.37	72.02	61.41	55.08	42.36	112.40	104.50	86.76	78.87	61.13	151.84	140.00	116.34	104.50	80.85
25-29	78.87	72.96	61.13	55.21	43.39	84.72	78.37	65.66	59.30	46.61	120.29	112.40	92.68	84.78	65.06	163.66	151.84	126.19	112.40	88.73
30-34	84.78	78.87	65.06	59.16	45.35	91.07	84.72	69.88	63.55	48.71	130.14	120.29	100.57	90.71	70.99	175.49	161.70	136.05	122.26	94.64
35-39	90.71	84.78	70.99	63.11	49.30	97.44	91.07	76.25	67.78	52.95	140.00	130.14	108.45	96.62	76.90	189.30	175.49	145.91	130.14	102.54
40-44	98.59	90.71	74.92	67.04	53.25	105.91	97.44	80.49	72.02	57.20	149.86	138.03	116.34	104.50	80.85	203.09	187.32	155.77	140.00	108.45
45	100.57	92.68	76.90	69.01	53.25	108.02	99.56	82.60	74.13	57.20	153.80	141.98	118.31	106.48	82.82	207.04	191.27	159.72	143.94	112.40
46	100.57	92.68	76.90	69.01	53.25	108.02	99.56	82.60	74.13	57.20	155.77	143.94	120.29	108.45	84.78	210.99	195.21	163.66	145.91	114.36
47	100.57	92.68	78.87	70.99	55.21	108.02	99.56	84.72	76.25	59.30	157.75	145.91	120.29	108.45	84.78	216.90	199.16	165.63	149.86	116.34
48	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	159.72	145.91	122.26	110.43	84.78	220.85	203.09	169.58	151.84	118.31
49	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	159.72	147.89	124.22	110.43	86.76	224.79	207.04	173.52	155.77	122.26
50	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	161.70	149.86	124.22	112.40	86.76	228.74	210.99	175.49	157.75	122.26
51	106.48	98.59	80.85	72.96	57.18	114.38	105.91	86.84	78.37	61.41	165.63	151.84	126.19	114.36	88.73	230.71	212.95	177.47	159.72	124.22
52	108.45	100.57	84.78	74.92	59.16	116.49	108.02	91.07	80.49	63.55	167.61	155.77	130.14	116.34	90.71	234.65	216.90	179.44	161.70	126.19
53	112.40	102.54	86.76	76.90	61.13	120.74	110.14	93.19	82.60	65.66	171.56	157.75	132.12	118.31	92.68	236.62	218.88	181.42	163.66	126.19
54	114.36	106.48	88.73	78.87	63.11	122.85	114.38	95.31	84.72	67.78	173.52	159.72	134.08	120.29	94.64	240.57	220.85	183.37	165.63	128.17
55	118.31	108.45	90.71	80.85	63.11	127.08	116.49	97.44	86.84	67.78	177.47	163.66	136.05	122.26	94.64	242.53	222.81	187.32	167.61	132.12
56	126.19	116.34	96.62	86.76	67.04	135.55	124.96	103.77	93.19	72.02	191.27	177.47	147.89	132.12	104.50	254.36	234.65	195.21	175.49	136.05
57	134.08	124.22	102.54	92.68	70.99	144.02	133.43	110.14	99.56	76.25	205.07	189.30	157.75	141.98	110.43	266.20	246.48	205.07	183.37	143.94
58	141.98	130.14	108.45	98.59	76.90	152.50	139.80	116.49	105.91	82.60	220.85	203.09	169.58	151.84	118.31	278.03	256.34	212.95	193.23	149.86
59	149.86	138.03	114.36	102.54	80.85	160.97	148.27	122.85	110.14	86.84	234.65	216.90	181.42	161.70	126.19	289.87	268.17	222.81	201.13	155.77
60	157.75	145.91	120.29	108.45	84.78	169.44	156.74	129.21	116.49	91.07	248.46	230.71	191.27	171.56	134.08	301.69	278.03	232.67	209.02	163.66
61	169.58	157.75	130.14	118.31	90.71	182.16	169.44	139.80	127.08	97.44	268.17	248.46	207.04	185.35	145.91	321.40	297.75	248.46	222.81	173.52
62	183.37	169.58	141.98	126.19	98.59	196.98	182.16	152.50	135.55	105.91	287.89	266.20	222.81	199.16	155.77	343.10	317.47	264.22	238.60	185.35
63	197.18	181.42	151.84	136.05	106.48	211.80	194.86	163.10	146.15	114.38	307.61	283.94	236.62	212.95	165.63	364.79	335.21	280.01	252.39	195.21
64	209.02	193.23	161.70	145.91	112.40	224.52	207.56	173.69	156.74	120.74	327.33	301.69	252.39	226.76	177.47	384.51	354.93	295.78	266.20	207.04
65	222.81	205.07	171.56	153.80	120.29	239.34	220.27	184.28	165.20	129.21	347.05	321.40	268.17	240.57	187.32	406.20	374.65	311.54	281.97	218.88
66	252.39	232.67	193.23	173.52	136.05	271.10	249.92	207.56	186.38	146.15	386.48	356.91	297.75	268.17	209.02	447.61	414.09	345.07	309.59	242.53
67	280.01	258.31	214.93	193.23	149.86	300.77	277.46	230.87	207.56	160.97	425.92	392.39	327.33	295.78	228.74	489.01	451.55	376.62	339.16	264.22
68	309.59	285.92	238.60	214.93	167.61	332.54	307.12	256.29	230.87	180.04	465.36	429.85	356.91	321.40	250.43	532.40	490.99	410.14	368.74	287.89
69	337.19	311.54	260.29	234.65	181.42	362.18	334.64	279.60	252.04	194.86	504.79	465.36	388.46	349.02	272.11	573.81	530.42	441.69	398.32	309.59
70	366.77	339.16	281.97	254.36	197.18	393.96	364.32	302.87	273.23	211.80	544.23	502.82	418.04	376.62	291.83	615.22	567.88	473.24	425.92	331.26
71	425.92	392.39	327.33	293.80	228.74	457.50	421.50	351.60	315.59	245.69	617.18	569.86	475.22	427.90	333.24	698.03	642.82	536.35	483.10	374.65
72	485.08	447.61	372.67	335.21	260.29	521.04	480.81	400.31	360.07	279.60	690.14	636.90	532.40	479.15	372.67	778.88	717.75	599.44	538.31	420.00
73	542.26	500.84	418.04	376.62	291.83	582.47	537.97	449.04	404.56	313.47	765.07	705.91	587.60	528.45	412.11	859.73	794.65	660.57	595.50	463.38
74	601.41	556.07	463.38	416.06	325.35	646.00	597.30	497.75	446.92	349.48	838.03	772.97	644.80	579.72	451.55	940.57	869.58	723.67	650.71	506.77
75	660.57	609.30	508.73	457.47	356.91	709.55	654.47	546.44	491.40	383.37	911.00	841.98	701.98	630.99	490.99	1,023.38	944.51	786.76	707.89	550.14
76	769.02	709.86	591.55	532.40	414.09	826.04	762.49	635.41	571.88	444.79	1,047.05	966.20	804.50	723.67	563.95	1,161.41	1,072.68	893.24	804.50	625.08
77	877.47	810.43	674.38	607.32	471.27	942.53	870.52	724.38	652.35	506.22	1,181.13	1,090.42	909.02	818.31	636.90	1,301.41	1,200.85	1,001.69	901.14	701.98
78	985.92	909.02	757.18	682.26	530.42	1,059.03	976.42	813.32	732.85	569.75	1,315.22	1,214.66	1,011.55	911.00	707.89	1,439.44	1,329.02	1,108.18	997.75	774.93
79	1,094.37	1,009.59	841.98	757.18	589.58	1,175.52	1,084.45	904.41	813.32	633.30	1,451.28	1,338.88	1,116.06	1,003.66	780.85	1,579.45	1,457.19	1,214.66	1,092.40	849.87
80	1,202.82	1,110.14	924.79	832.12	646.76	1,292.01	1,192.46	993.36	893.82	694.71	1,585.36	1,463.11	1,220.57	1,098.32	853.80	1,717.48	1,585.36	1,321.13	1,189.01	924.79
81	1,285.65	1,187.05	989.87	891.28	692.12	1,380.98	1,275.08	1,063.26	957.37	743.44	1,695.78	1,565.64	1,305.36	1,175.22	912.96	1,837.76	1,697.76	1,413.82	1,273.81	989.87
82	1,382.26	1,275.79	1,062.82	956.34	743.39	1,484.76	1,370.38	1,141.63	1,027.25	798.52	1,823.95	1,683.95	1,401.98	1,261.98	981.97	1,975.79	1,823.95	1,520.29	1,368.45	1,064.79
83	1,492.69	1,378.31	1,149.58	1,033.24	804.50	1,603.37	1,480.51	1,234.82	1,109.86	864.17	1,969.87	1,818.04	1,514.37	1,364.52	1,060.84	2,135.50	1,969.87	1,642.54	1,476.91	1,149.58
84	1,620.86	1,494.65	1,246.21	1,121.97	871.56	1,741.05	1,605.47	1,338.62	1,205.16	936.18	2,137.47	1,971.84	1,644.51	1,478.88	1,151.55	2,316.91	2,137.47	1,782.54	1,603.10	1,248.17
85	1,766.77	1,630.72	1,358.59	1,222.54	950.43	1,897.79	1,751.64	1,459.34	1,313.19	1,020.90	2,328.75	2,151.28	1,792.40	1,612.96	1,254.09	2,523.96	2,330.72	1,942.26	1,747.05	1,360.57
86	1,924.52	1,776.63	1,480.86	1,332.97	1,037.19	2,067.22	1,908.37	1,590.67	1,431.81	1,114.11	2,539.72	2,344.51	1,954.10	1,756.91	1,368.45	2,752.69	2,539.72	2,115.78	1,904.80	1,480.86
87	2,098.03	1,936.35	1,614.93	1,453.25	1,129.86	2,253.60	2,079.93	1,734.68	1,561.01	1,213.63	2,768.46	2,555.51	2,129.59	1,916.63	1,490.71	2,999.17	2,768.46	2,307.05	2,076.34	1,614.93
88	2,287.33	2,111.84	1,758.89	1,583.38	1,230.43	2,456.95	2,268.44	1,889.32	1,700.79	1,321.65	3,016.92	2,784.24	2,320.86	2,088.18	1,624.79	3,269.30	3,018.89	2,514.10	2,263.67	1,760.85
89	2,492.40	2,301.14	1,916.63	1,725.36	1,340.85	2,677.22	2,471.77	2,058.76	1,853.29	1,440.28	3,289.02	3,034.66	2,529.86	2,277.48	1,770.71	3,563.12	3,289.02	2,740.86	2,466.78	1,918.59
90	2,717.19	2,508.19	2,090.15	1,881.13	1,463.11	2,918.67	2,694.17	2,245.13	2,020.61	1,571.59	3,584.80	3,308.74	2,756.63	2,480.57	1,930.43	3,884.52	3,584.80	2,987.34	2,689.59	2,092.13
91	2,961.71	2,732.97	2,277.48	2,050.71	1,595.22	3,181.31	2,935.62	2,446.35	2,202.77	1,713.49	3,906.22	3,606.49	3,005.08	2,705.37	2,103.96	4,233.55	3,908.19	3,257.49	2,932.13	2,279.45
92	3,227.91	2,979.45	2,482.54	2,234.09	1,737.19	3,467.26	3,200.38	2,666.63	2,399.75	1,866.01	4,259.17	3,929.87	3,275.23	2,947.90	2,293.24	4,614.11	4,259.17	3,549.31	3,194.38	2,484.52
93	3,519.73	3,247.63	2,707.33	2,435.22	1,894.94	3,780.72	3,488.43	2,908.08	2,615.80	2,035.45	4,641.71	4,284.80	3,571.01	3,214.10	2,500.29	5,030.17	4,643.68	3,868.76	3,482.27	2,707.33
94	3,835.23	3,541.43	2,949.88	2,656.07	2,064.52	4,119.61	3,804.02	3,168.61	2,853.02	2,217.61	5,059.74	4,669.31	3,892.41	3,501.99	2,725.09	5,483.69	5,061.72	4,217.76	3,795.79	2,951.85

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.82	76.90	65.06	57.18	45.35	88.97	82.60	69.88	61.41	48.71	128.17	118.31	98.59	88.73	69.01	173.52	159.72	132.12	120.29	92.68
25-29	90.71	82.82	69.01	63.11	49.30	97.44	88.97	74.13	67.78	52.95	138.03	128.17	106.48	94.64	74.92	185.35	171.56	143.94	128.17	100.57
30-34	96.62	88.73	74.92	67.04	53.25	103.77	95.31	80.49	72.02	57.20	147.89	136.05	114.36	102.54	80.85	199.16	185.35	153.80	138.03	108.45
35-39	104.50	96.62	80.85	72.96	57.18	112.24	103.77	86.84	78.37	61.41	159.72	147.89	122.26	110.43	84.78	214.93	199.16	165.63	147.89	116.34
40-44	112.40	102.54	86.76	76.90	61.13	120.74	110.14	93.19	82.60	65.66	171.56	157.75	132.12	118.31	92.68	230.71	212.95	177.47	159.72	124.22
45	114.36	104.50	88.73	78.87	63.11	122.85	112.24	95.31	84.72	67.78	175.49	161.70	134.08	120.29	94.64	236.62	216.90	181.42	163.66	126.19
46	114.36	106.48	88.73	78.87	63.11	122.85	114.38	95.31	84.72	67.78	175.49	161.70	134.08	120.29	94.64	238.60	220.85	183.37	165.63	128.17
47	114.36	106.48	88.73	78.87	63.11	122.85	114.38	95.31	84.72	67.78	175.49	161.70	134.08	122.26	94.64	240.57	222.81	185.35	167.61	130.14
48	116.34	106.48	88.73	80.85	63.11	124.96	114.38	95.31	86.84	67.78	175.49	161.70	134.08	122.26	94.64	242.53	224.79	187.32	167.61	132.12
49	116.34	106.48	88.73	80.85	63.11	124.96	114.38	95.31	86.84	67.78	175.49	161.70	134.08	122.26	94.64	246.48	226.76	189.30	169.58	132.12
50	116.34	108.45	90.71	80.85	63.11	124.96	116.49	97.44	86.84	67.78	175.49	161.70	134.08	122.26	94.64	248.46	228.74	191.27	171.56	134.08
51	120.29	110.43	92.68	82.82	65.06	129.21	118.61	99.56	88.97	69.88	181.42	167.61	138.03	124.22	96.62	252.39	232.67	193.23	173.52	136.05
52	122.26	112.40	94.64	84.78	67.04	131.33	120.74	101.66	91.07	72.02	185.35	171.56	141.98	128.17	98.59	256.34	236.62	197.18	177.47	138.03
53	124.22	114.36	96.62	86.76	67.04	133.43	122.85	103.77	93.19	72.02	191.27	175.49	145.91	132.12	102.54	258.31	238.60	199.16	179.44	140.00
54	128.17	118.31	98.59	88.73	69.01	137.68	127.08	105.91	95.31	74.13	195.21	181.42	151.84	136.05	106.48	262.25	242.53	201.13	181.42	140.00
55	130.14	120.29	100.57	90.71	70.99	139.80	129.21	108.02	97.44	76.25	201.13	185.35	155.77	140.00	108.45	266.20	246.48	205.07	183.37	143.94
56	140.00	130.14	108.45	96.62	76.90	150.38	139.80	116.49	103.77	82.60	216.90	201.13	167.61	149.86	118.31	281.97	260.29	216.90	195.21	151.84
57	149.86	140.00	116.34	104.50	80.85	160.97	150.38	124.96	112.24	86.84	232.67	214.93	179.44	161.70	126.19	297.75	274.08	228.74	205.07	159.72
58	161.70	147.89	124.22	112.40	86.76	173.69	158.85	133.43	120.74	93.19	248.46	228.74	191.27	171.56	134.08	313.52	287.89	240.57	216.90	167.61
59	171.56	157.75	132.12	118.31	92.68	184.28	169.44	141.92	127.08	99.56	264.22	242.53	203.09	183.37	141.98	329.30	303.66	252.39	226.76	177.47
60	181.42	167.61	140.00	126.19	98.59	194.86	180.04	150.38	135.55	105.91	280.01	258.31	214.93	193.23	149.86	345.07	317.47	264.22	238.60	185.35
61	195.21	181.42	149.86	136.05	104.50	209.68	194.86	160.97	146.15	112.24	299.73	276.06	230.71	207.04	161.70	368.74	341.12	283.94	254.36	199.16
62	210.99	193.23	161.70	145.91	112.40	226.64	207.56	173.69	156.74	120.74	321.40	295.78	246.48	222.81	173.52	394.37	362.82	301.69	272.11	210.99
63	224.79	207.04	173.52	155.77	122.26	241.46	222.40	186.38	167.32	131.33	341.12	315.49	262.25	236.62	183.37	418.04	386.48	321.40	289.87	224.79
64	238.60	220.85	183.37	165.63	128.17	256.29	237.22	196.98	177.91	137.68	362.82	335.21	278.03	250.43	195.21	443.66	408.18	341.12	305.64	238.60
65	252.39	234.65	195.21	175.49	136.05	271.10	252.04	209.68	188.51	146.15	382.53	352.96	293.80	264.22	205.07	467.33	431.83	358.88	323.38	250.43
66	285.92	264.22	218.88	197.18	153.80	307.12	283.82	235.10	211.80	165.20	427.90	396.34	329.30	295.78	230.71	514.65	475.22	396.34	356.91	278.03
67	317.47	293.80	244.51	220.85	171.56	341.01	315.59	262.63	237.22	184.28	473.24	437.75	364.79	327.33	256.34	560.00	518.59	431.83	388.46	301.69
68	350.98	323.38	270.15	242.53	189.30	377.00	347.36	290.18	260.51	203.33	518.59	479.15	400.28	358.88	280.01	607.32	560.00	467.33	420.00	327.33
69	382.53	352.96	293.80	266.20	205.07	410.89	379.12	315.59	285.93	220.27	563.95	520.56	433.80	390.42	303.66	654.66	603.39	502.82	453.52	352.96
70	416.06	384.51	319.44	287.89	222.81	446.92	413.03	343.13	309.24	239.34	609.30	563.95	469.29	421.97	329.30	700.00	646.76	538.31	485.08	376.62
71	479.15	443.66	368.74	333.24	258.31	514.69	476.56	396.09	357.95	277.46	694.09	640.85	534.37	481.13	374.65	788.74	729.58	607.32	546.21	425.92
72	544.23	502.82	418.04	376.62	291.83	584.58	540.11	449.04	404.56	313.47	778.88	719.72	599.44	540.28	420.00	877.47	810.43	676.33	607.32	473.24
73	609.30	561.97	467.33	421.97	327.33	654.47	603.64	501.98	453.25	351.60	863.66	798.60	664.52	597.46	465.36	966.20	893.24	743.39	668.45	520.56
74	672.40	621.13	518.59	465.36	362.82	722.27	667.19	557.04	499.86	389.72	948.46	875.49	729.58	656.62	510.70	1,054.93	974.09	812.40	731.56	567.88
75	737.47	680.28	567.88	510.70	398.32	792.15	730.73	609.99	548.58	427.85	1,033.24	954.37	794.65	715.77	556.07	1,143.67	1,056.91	879.44	792.69	615.22
76	840.01	776.90	646.76	581.69	453.52	902.29	834.51	694.71	624.83	487.15	1,167.34	1,078.60	899.16	808.45	629.01	1,281.70	1,183.10	985.92	887.33	690.14
77	958.32	885.35	737.47	664.52	516.63	1,029.37	951.00	792.15	713.80	554.94	1,319.16	1,218.59	1,015.50	912.96	711.84	1,435.49	1,325.08	1,104.23	993.80	772.97
78	1,072.68	991.83	826.20	743.39	577.74	1,152.22	1,065.38	887.45	798.52	620.58	1,465.07	1,352.69	1,127.90	1,013.52	788.74	1,579.45	1,457.19	1,214.66	1,092.40	849.87
79	1,181.13	1,090.42	909.02	818.31	636.90	1,268.71	1,171.27	976.42	878.99	684.12	1,597.19	1,474.93	1,228.45	1,106.21	859.73	1,705.64	1,573.52	1,311.27	1,181.13	918.88
80	1,275.79	1,177.19	981.97	883.38	688.17	1,370.38	1,264.49	1,054.78	948.88	739.20	1,725.36	1,593.24	1,327.04	1,194.94	928.74	1,841.70	1,699.73	1,415.77	1,275.79	991.83
81	1,364.52	1,260.00	1,049.03	944.51	733.53	1,465.70	1,353.43	1,126.81	1,014.55	787.91	1,845.65	1,703.67	1,419.72	1,277.75	993.80	1,969.87	1,818.04	1,516.34	1,364.52	1,060.84
82	1,467.05	1,354.66	1,127.90	1,015.50	788.74	1,575.83	1,455.10	1,211.53	1,090.80	847.23	1,983.67	1,831.84	1,526.20	1,374.38	1,068.74	2,117.75	1,956.07	1,628.74	1,467.05	1,139.72
83	1,583.38	1,463.11	1,218.59	1,096.35	853.80	1,700.79	1,571.59	1,308.95	1,177.64	917.11	2,143.40	1,977.75	1,648.46	1,482.83	1,153.53	2,287.33	2,111.84	1,758.89	1,583.38	1,230.43
84	1,719.45	1,587.33	1,323.11	1,190.99	926.76	1,846.94	1,705.03	1,421.21	1,279.29	995.48	2,324.80	2,145.36	1,788.47	1,609.02	1,252.12	2,482.54	2,291.28	1,908.73	1,717.48	1,336.90
85	1,873.25	1,729.31	1,441.42	1,297.46	1,009.59	2,012.15	1,857.54	1,548.31	1,393.67	1,084.45	2,533.81	2,338.61	1,950.15	1,754.94	1,364.52	2,705.37	2,496.35	2,080.29	1,873.25	1,457.19
86	2,042.83	1,885.08	1,571.56	1,413.82	1,100.28	2,194.30	2,024.86	1,688.09	1,518.65	1,181.87	2,762.55	2,549.58	2,125.64	1,912.68	1,488.74	2,949.88	2,721.14	2,267.62	2,040.85	1,587.33
87	2,226.20	2,054.66	1,711.55	1,541.99	1,198.87	2,391.28	2,207.02	1,838.46	1,656.33	1,287.76	3,011.01	2,780.29	2,316.91	2,084.24	1,622.82	3,214.10	2,967.62	2,472.68	2,226.20	1,731.27
88	2,427.34	2,240.01	1,867.34	1,680.01	1,307.32	2,607.33	2,406.10	2,005.79	1,804.58	1,404.26	3,281.14	3,028.75	2,523.96	2,271.57	1,766.77	3,503.97	3,233.82	2,695.51	2,425.36	1,887.06
89	2,644.24	2,441.13	2,034.95	1,831.84	1,423.67	2,840.32	2,622.14	2,185.84	1,967.67	1,529.23	3,576.91	3,302.83	2,752.69	2,476.63	1,926.49	3,819.46	3,525.64	2,938.04	2,644.24	2,056.62
90	2,882.84	2,661.98	2,218.32	1,995.51	1,553.80	3,096.59	2,859.37	2,382.81	2,143.48	1,669.02	3,900.29	3,598.61	2,999.17	2,699.45	2,100.01	4,162.56	3,843.11	3,202.27	2,880.86	2,241.99
91	3,143.11	2,900.58	2,417.48	2,174.93	1,691.83	3,376.18	3,115.67	2,596.73	2,336.20	1,817.28	4,251.29	3,923.96	3,269.30	2,941.99	2,289.31	4,537.21	4,188.19	3,490.16	3,141.13	2,443.11
92	3,425.09	3,160.85	2,634.38	2,372.12	1,843.67	3,679.06	3,395.23	2,829.72	2,548.00	1,980.37	4,633.82	4,276.92	3,563.12	3,208.19	2,494.38	4,945.37	4,564.81	3,803.68	3,423.12	2,661.98
93	3,732.69	3,446.77	2,871.00	2,585.09	2,009.30	4,009.47	3,702.35	3,083.89	2,776.77	2,158.30	5,049.89	4,661.43	3,884.52	3,496.07	2,719.16	5,391.01	4,976.92	4,146.77	3,732.69	2,902.55
94	4,069.87	3,756.36	3,129.32	2,817.76	2,190.72	4,371.65	4,034.89	3,361.36	3,026.70	2,353.16	5,503.41	5,081.44	4,233.55	3,811.56	2,963.67	5,876.08	5,424.54	4,519.46	4,067.90	3,162.83

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	88.73	82.82	69.01	61.13	49.30	95.31	88.97	74.13	65.66	52.95	140.00	128.17	106.48	96.62	74.92	183.37	169.58	141.98	128.17	98.59
25-29	96.62	88.73	74.92	67.04	53.25	103.77	95.31	80.49	72.02	57.20	149.86	138.03	116.34	104.50	80.85	197.18	183.37	151.84	138.03	106.48
30-34	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	161.70	149.86	124.22	112.40	86.76	212.95	197.18	163.66	147.89	114.36
35-39	110.43	102.54	84.78	76.90	59.16	118.61	110.14	91.07	82.60	63.55	173.52	159.72	134.08	120.29	94.64	228.74	210.99	175.49	157.75	122.26
40-44	120.29	110.43	92.68	82.82	65.06	129.21	118.61	99.56	88.97	69.88	187.32	171.56	143.94	130.14	100.57	246.48	226.76	189.30	169.58	132.12
45	122.26	112.40	94.64	84.78	67.04	131.33	120.74	101.66	91.07	72.02	191.27	175.49	145.91	132.12	102.54	250.43	232.67	193.23	173.52	136.05
46	122.26	112.40	94.64	84.78	67.04	131.33	120.74	101.66	91.07	72.02	191.27	175.49	145.91	132.12	102.54	254.36	234.65	195.21	175.49	136.05
47	122.26	114.36	94.64	84.78	67.04	131.33	122.85	101.66	91.07	72.02	191.27	175.49	145.91	132.12	102.54	256.34	236.62	197.18	177.47	138.03
48	124.22	114.36	94.64	84.78	67.04	133.43	122.85	101.66	91.07	72.02	191.27	175.49	147.89	132.12	104.50	258.31	238.60	199.16	179.44	140.00
49	124.22	114.36	94.64	84.78	67.04	133.43	122.85	101.66	91.07	72.02	191.27	177.47	147.89	132.12	104.50	260.29	240.57	201.13	181.42	140.00
50	124.22	114.36	94.64	86.76	67.04	133.43	122.85	101.66	93.19	72.02	191.27	177.47	147.89	132.12	104.50	262.25	242.53	203.09	181.42	141.98
51	126.19	116.34	96.62	86.76	67.04	135.55	124.96	103.77	93.19	72.02	197.18	181.42	151.84	136.05	106.48	266.20	246.48	205.07	183.37	143.94
52	128.17	118.31	98.59	88.73	69.01	137.68	127.08	105.91	95.31	74.13	203.09	187.32	155.77	140.00	108.45	270.15	248.46	207.04	187.32	145.91
53	132.12	122.26	100.57	90.71	70.99	141.92	131.33	108.02	97.44	76.25	209.02	193.23	161.70	143.94	112.40	272.11	252.39	209.02	189.30	145.91
54	134.08	124.22	102.54	92.68	70.99	144.02	133.43	110.14	99.56	76.25	214.93	199.16	165.63	147.89	116.34	276.06	254.36	212.95	191.27	149.86
55	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	220.85	203.09	169.58	151.84	118.31	280.01	258.31	214.93	193.23	149.86
56	145.91	136.05	112.40	100.57	78.87	156.74	146.15	120.74	108.02	84.72	236.62	218.88	183.37	163.66	128.17	297.75	274.08	228.74	205.07	159.72
57	157.75	145.91	120.29	108.45	84.78	169.44	156.74	129.21	116.49	91.07	254.36	234.65	195.21	175.49	136.05	315.49	291.83	242.53	218.88	169.58
58	167.61	153.80	128.17	116.34	90.71	180.04	165.20	137.68	124.96	97.44	272.11	250.43	209.02	187.32	145.91	333.24	307.61	256.34	230.71	179.44
59	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	287.89	266.20	220.85	199.16	153.80	350.98	325.35	270.15	244.51	189.30
60	189.30	173.52	143.94	130.14	100.57	203.33	186.38	154.62	139.80	108.02	305.64	281.97	234.65	210.99	163.66	370.70	341.12	283.94	256.34	199.16
61	205.07	189.30	157.75	141.98	110.43	220.27	203.33	169.44	152.50	118.61	325.35	301.69	250.43	224.79	175.49	398.32	366.77	305.64	276.06	214.93
62	222.81	205.07	171.56	153.80	120.29	239.34	220.27	184.28	165.20	129.21	347.05	319.44	266.20	240.57	187.32	423.95	392.39	327.33	293.80	228.74
63	238.60	220.85	183.37	165.63	128.17	256.29	237.22	196.98	177.91	137.68	366.77	339.16	281.97	254.36	197.18	451.55	418.04	347.05	313.52	242.53
64	256.34	236.62	197.18	177.47	138.03	275.35	254.16	211.80	190.63	148.27	388.46	358.88	297.75	268.17	209.02	479.15	441.69	368.74	331.26	258.31
65	272.11	252.39	209.02	189.30	145.91	292.28	271.10	224.52	203.33	156.74	408.18	376.62	315.49	283.94	220.85	506.77	467.33	390.42	350.98	274.08
66	307.61	283.94	236.62	212.95	165.63	330.43	305.00	254.16	228.74	177.91	457.47	423.95	352.96	317.47	246.48	556.07	514.65	427.90	386.48	299.73
67	343.10	315.49	264.22	236.62	185.35	368.54	338.89	283.82	254.16	199.10	506.77	469.29	390.42	350.98	274.08	607.32	560.00	467.33	420.00	327.33
68	378.60	349.02	289.87	262.25	203.09	406.68	374.90	311.35	281.70	218.15	558.02	514.65	427.90	386.48	299.73	658.59	607.32	506.77	455.50	354.93
69	412.11	380.56	317.47	285.92	222.81	442.67	408.78	341.01	307.12	239.34	607.32	560.00	467.33	420.00	327.33	707.89	654.66	546.21	490.99	382.53
70	447.61	414.09	345.07	309.59	242.53	480.81	444.79	370.65	332.54	260.51	656.62	605.36	504.79	453.52	352.96	759.16	701.98	583.67	526.49	408.18
71	516.63	477.19	398.32	356.91	278.03	554.94	512.57	427.85	383.37	298.65	747.32	690.14	575.78	518.59	402.25	853.80	788.74	656.62	591.55	459.43
72	585.64	540.28	451.55	406.20	315.49	629.06	580.35	485.03	436.32	338.89	840.01	774.93	646.76	581.69	453.52	948.46	875.49	729.58	656.62	510.70
73	654.66	603.39	502.82	453.52	352.96	703.19	648.13	540.11	487.15	379.12	932.67	859.73	717.75	644.80	502.82	1,043.10	964.23	802.55	723.67	561.97
74	723.67	668.45	556.07	500.84	388.46	777.33	718.02	597.30	537.97	417.26	1,025.36	946.48	788.74	709.86	552.12	1,139.72	1,050.98	875.49	788.74	613.25
75	792.69	731.56	609.30	548.17	425.92	851.46	785.80	654.47	588.82	457.50	1,116.06	1,031.27	859.73	772.97	601.41	1,234.38	1,139.72	948.46	853.80	664.52
76	903.10	834.08	696.05	625.08	487.05	970.06	895.92	747.67	671.44	523.17	1,261.98	1,165.36	970.15	873.52	678.31	1,382.26	1,275.79	1,062.82	956.34	743.39
77	1,029.31	950.43	792.69	713.81	554.09	1,105.64	1,020.90	851.46	766.74	595.17	1,425.63	1,315.22	1,096.35	987.90	767.04	1,547.89	1,429.58	1,190.99	1,070.70	834.08
78	1,153.53	1,064.79	887.33	798.60	621.13	1,239.07	1,143.75	953.12	857.81	667.19	1,583.38	1,461.14	1,216.63	1,096.35	851.84	1,701.69	1,571.56	1,309.30	1,179.15	916.91
79	1,269.86	1,171.27	976.06	879.44	684.23	1,364.03	1,258.12	1,048.44	944.65	734.97	1,725.36	1,593.24	1,327.04	1,194.94	928.74	1,837.76	1,697.76	1,413.82	1,273.81	989.87
80	1,370.43	1,265.93	1,054.93	948.46	739.44	1,472.04	1,359.80	1,133.16	1,018.78	794.27	1,863.39	1,719.45	1,433.53	1,289.58	1,003.66	1,985.65	1,833.81	1,528.18	1,374.38	1,070.70
81	1,467.05	1,354.66	1,127.90	1,015.50	788.74	1,575.83	1,455.10	1,211.53	1,090.80	847.23	1,993.53	1,839.72	1,534.09	1,380.29	1,074.65	2,125.64	1,961.98	1,634.65	1,471.00	1,143.67
82	1,577.47	1,455.21	1,212.68	1,092.40	849.87	1,694.44	1,563.11	1,302.60	1,173.40	912.88	2,143.40	1,977.75	1,648.46	1,482.83	1,153.53	2,283.38	2,107.89	1,756.91	1,581.42	1,230.43
83	1,703.67	1,571.56	1,309.30	1,179.15	916.91	1,829.99	1,688.09	1,406.39	1,266.59	984.89	2,314.94	2,135.50	1,780.57	1,603.10	1,246.21	2,466.78	2,277.48	1,896.92	1,707.62	1,327.04
84	1,847.62	1,705.64	1,421.70	1,279.72	995.78	1,984.62	1,832.12	1,527.12	1,374.62	1,069.61	2,510.15	2,318.89	1,932.40	1,739.17	1,352.69	2,675.79	2,470.71	2,058.60	1,853.53	1,441.42
85	2,013.25	1,859.44	1,549.87	1,394.10	1,084.51	2,162.53	1,997.31	1,664.80	1,497.48	1,164.93	2,736.91	2,525.93	2,105.92	1,894.94	1,474.93	2,918.32	2,693.54	2,243.95	2,019.16	1,571.56
86	2,194.65	2,027.05	1,687.90	1,520.29	1,181.13	2,357.39	2,177.35	1,813.05	1,633.02	1,268.71	2,983.39	2,754.67	2,295.22	2,064.52	1,607.05	3,180.57	2,936.07	2,447.06	2,202.55	1,713.53
87	2,391.84	2,208.46	1,839.72	1,656.35	1,287.61	2,569.19	2,372.21	1,976.14	1,779.16	1,383.08	3,251.56	3,001.15	2,502.26	2,251.85	1,750.99	3,466.49	3,200.29	2,665.93	2,399.74	1,865.36
88	2,608.74	2,407.62	2,005.37	1,806.21	1,403.96	2,802.18	2,586.14	2,154.06	1,940.15	1,508.06	3,545.36	3,271.28	2,727.05	2,454.94	1,908.73	3,778.05	3,488.18	2,906.49	2,616.64	2,034.95
89	2,843.40	2,624.52	2,186.77	1,967.89	1,530.15	3,054.23	2,819.13	2,348.92	2,113.80	1,643.61	3,862.83	3,567.06	2,971.57	2,675.79	2,080.29	4,119.17	3,801.70	3,168.75	2,851.28	2,218.32
90	3,097.76	2,859.17	2,383.95	2,145.36	1,668.18	3,327.46	3,071.17	2,560.72	2,304.43	1,791.88	4,211.85	3,886.50	3,239.73	2,916.35	2,267.62	4,489.89	4,142.84	3,452.70	3,107.62	2,417.48
91	3,377.76	3,117.48	2,598.88	2,338.61	1,820.00	3,628.22	3,348.64	2,791.59	2,512.01	1,954.95	4,590.44	4,237.48	3,531.57	3,178.61	2,472.68	4,892.14	4,517.49	3,764.24	3,387.61	2,634.38
92	3,681.43	3,397.47	2,831.57	2,547.62	1,981.70	3,954.41	3,649.39	3,041.53	2,736.53	2,128.64	5,002.56	4,618.06	3,849.04	3,464.53	2,693.54	5,333.83	4,923.69	4,103.40	3,693.25	2,872.98
93	4,012.69	3,703.11	3,085.93	2,778.32	2,161.14	4,310.24	3,977.70	3,314.75	2,984.34	2,321.38	5,454.11	5,034.10	4,196.07	3,776.07	2,938.04	5,812.98	5,365.38	4,472.13	4,024.53	3,131.28
94	4,373.53	4,036.36	3,363.96	3,028.75	2,354.37	4,697.83	4,335.66	3,613.40	3,253.33	2,528.95	5,945.10	5,487.62	4,572.69	4,115.24	3,200.29	6,335.52	5,848.48	4,874.39	4,387.34	3,411.28

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	98.59	92.68	76.90	69.01	53.25	105.91	99.56	82.60	74.13	57.20	155.77	143.94	118.31	106.48	82.82	205.07	189.30	157.75	141.98	110.43
25-29	106.48	98.59	82.82	74.92	57.18	114.38	105.91	88.97	80.49	61.41	167.61	153.80	128.17	116.34	90.71	220.85	203.09	169.58	151.84	118.31
30-34	114.36	106.48	88.73	78.87	63.11	122.85	114.38	95.31	84.72	67.78	179.44	165.63	138.03	124.22	96.62	236.62	218.88	181.42	163.66	126.19
35-39	124.22	114.36	94.64	84.78	67.04	133.43	122.85	101.66	91.07	72.02	193.23	177.47	147.89	134.08	104.50	254.36	234.65	195.21	175.49	136.05
40-44	132.12	122.26	102.54	92.68	70.99	141.92	131.33	110.14	99.56	76.25	207.04	191.27	159.72	143.94	112.40	274.08	252.39	210.99	189.30	147.89
45	136.05	124.22	104.50	92.68	72.96	146.15	133.43	112.24	99.56	78.37	210.99	195.21	161.70	145.91	112.40	278.03	256.34	214.93	193.23	149.86
46	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	210.99	195.21	163.66	145.91	114.36	281.97	260.29	216.90	195.21	151.84
47	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	210.99	195.21	163.66	145.91	114.36	283.94	262.25	218.88	197.18	153.80
48	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	212.95	195.21	163.66	145.91	114.36	285.92	264.22	220.85	199.16	153.80
49	138.03	126.19	106.48	94.64	74.92	148.27	135.55	114.38	101.66	80.49	212.95	195.21	163.66	147.89	114.36	289.87	266.20	222.81	201.13	155.77
50	138.03	128.17	106.48	94.64	74.92	148.27	137.68	114.38	101.66	80.49	212.95	197.18	163.66	147.89	114.36	291.83	270.15	224.79	203.09	157.75
51	140.00	130.14	108.45	96.62	76.90	150.38	139.80	116.49	103.77	82.60	218.88	203.09	167.61	151.84	118.31	295.78	272.11	226.76	205.07	159.72
52	143.94	132.12	110.43	98.59	76.90	154.62	141.92	118.61	105.91	82.60	224.79	209.02	173.52	155.77	122.26	299.73	276.06	230.71	207.04	161.70
53	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	232.67	214.93	177.47	159.72	124.22	301.69	280.01	232.67	209.02	163.66
54	147.89	138.03	114.36	102.54	80.85	158.85	148.27	122.85	110.14	86.84	238.60	220.85	183.37	165.63	128.17	305.64	281.97	234.65	210.99	163.66
55	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	244.51	226.76	189.30	169.58	132.12	309.59	285.92	238.60	214.93	167.61
56	163.66	149.86	124.22	112.40	86.76	175.79	160.97	133.43	120.74	93.19	264.22	242.53	203.09	183.37	141.98	329.30	303.66	254.36	228.74	177.47
57	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	281.97	260.29	216.90	195.21	151.84	350.98	323.38	270.15	242.53	189.30
58	185.35	171.56	141.98	128.17	98.59	199.10	184.28	152.50	137.68	105.91	301.69	278.03	230.71	209.02	161.70	370.70	341.12	285.92	256.34	201.13
59	197.18	181.42	151.84	136.05	106.48	211.80	194.86	163.10	146.15	114.38	319.44	295.78	246.48	220.85	173.52	390.42	360.84	299.73	270.15	209.02
60	209.02	193.23	161.70	143.94	112.40	224.52	207.56	173.69	154.62	120.74	339.16	311.54	260.29	234.65	181.42	410.14	378.60	315.49	283.94	220.85
61	226.76	210.99	175.49	157.75	122.26	243.57	226.64	188.51	169.44	131.33	360.84	333.24	278.03	250.43	195.21	441.69	408.18	339.16	305.64	236.62
62	246.48	226.76	189.30	171.56	132.12	264.76	243.57	203.33	184.28	141.92	384.51	354.93	295.78	266.20	207.04	471.27	435.78	362.82	327.33	254.36
63	264.22	244.51	203.09	183.37	141.98	283.82	262.63	218.15	196.98	152.50	408.18	376.62	313.52	281.97	218.88	500.84	463.38	386.48	347.05	270.15
64	283.94	262.25	218.88	197.18	153.80	305.00	281.70	235.10	211.80	165.20	429.85	398.32	331.26	297.75	232.67	532.40	490.99	408.18	368.74	285.92
65	301.69	280.01	232.67	209.02	163.66	324.06	300.77	249.92	224.52	175.79	453.52	418.04	349.02	313.52	244.51	561.97	518.59	431.83	388.46	301.69
66	341.12	315.49	262.25	236.62	183.37	366.42	338.89	281.70	254.16	196.98	508.73	469.29	390.42	352.96	274.08	619.15	569.86	475.22	427.90	333.24
67	380.56	350.98	291.83	264.22	205.07	408.78	377.00	313.47	283.82	220.27	563.95	520.56	433.80	390.42	303.66	674.38	623.10	518.59	467.33	362.82
68	420.00	386.48	323.38	289.87	226.76	451.14	415.15	347.36	311.35	243.57	619.15	569.86	475.22	427.90	333.24	729.58	674.38	561.97	504.79	394.37
69	457.47	421.97	352.96	317.47	246.48	491.40	453.25	379.12	341.01	264.76	672.40	621.13	518.59	465.36	362.82	786.76	725.63	605.36	544.23	423.95
70	496.91	459.43	382.53	343.10	268.17	533.76	493.50	410.89	368.54	288.07	727.61	672.40	560.00	504.79	392.39	841.98	778.88	648.73	583.67	453.52
71	573.81	528.45	441.69	396.34	309.59	616.36	567.63	474.44	425.73	332.54	830.15	767.04	638.87	573.81	447.61	948.46	875.49	729.58	656.62	510.70
72	650.71	599.44	500.84	449.57	350.98	698.96	643.88	537.97	482.91	377.00	932.67	861.70	717.75	644.80	502.82	1,052.96	972.11	810.43	729.58	567.88
73	725.63	670.43	558.02	502.82	390.42	779.43	720.13	599.40	540.11	419.36	1,035.22	954.37	796.62	715.77	558.02	1,159.44	1,070.70	891.28	802.55	623.10
74	802.55	741.42	617.18	556.07	431.83	862.05	796.38	662.94	597.30	463.86	1,137.76	1,049.03	875.49	786.76	613.25	1,263.95	1,167.34	972.11	875.49	680.28
75	879.44	812.40	676.33	609.30	473.24	944.65	872.65	726.48	654.47	508.33	1,240.28	1,143.67	954.37	857.75	668.45	1,370.43	1,263.95	1,052.96	948.46	737.47
76	1,003.66	924.79	770.99	694.09	540.28	1,078.08	993.36	828.16	745.55	580.35	1,400.01	1,293.53	1,076.63	970.15	753.25	1,534.09	1,415.77	1,179.15	1,062.82	826.20
77	1,143.67	1,054.93	879.44	790.71	615.22	1,228.47	1,133.16	944.65	849.34	660.84	1,583.38	1,461.14	1,216.63	1,096.35	851.84	1,717.48	1,585.36	1,321.13	1,189.01	924.79
78	1,279.72	1,181.13	985.92	887.33	690.14	1,374.62	1,268.71	1,059.03	953.12	741.32	1,756.91	1,620.86	1,350.71	1,216.63	946.48	1,889.02	1,745.08	1,453.25	1,309.30	1,017.47
79	1,407.89	1,299.44	1,082.54	976.06	757.18	1,512.28	1,395.79	1,162.80	1,048.44	813.32	1,914.66	1,766.77	1,472.97	1,325.08	1,031.27	2,040.85	1,885.08	1,569.59	1,413.82	1,098.32
80	1,520.29	1,403.96	1,169.29	1,052.96	818.31	1,633.02	1,508.06	1,256.01	1,131.04	878.99	2,068.46	1,908.73	1,591.28	1,431.56	1,114.09	2,204.51	2,034.95	1,695.78	1,526.20	1,187.05
81	1,626.77	1,502.55	1,252.12	1,125.92	877.47	1,747.39	1,613.97	1,344.96	1,209.41	942.53	2,212.41	2,042.83	1,701.69	1,532.13	1,190.99	2,358.32	2,176.91	1,814.09	1,632.68	1,269.86
82	1,749.03	1,614.93	1,346.76	1,210.71	942.53	1,878.71	1,734.68	1,446.62	1,300.48	1,012.42	2,378.04	2,196.63	1,829.86	1,646.49	1,281.70	2,535.79	2,340.58	1,950.15	1,754.94	1,364.52
83	1,889.02	1,745.08	1,453.25	1,307.32	1,017.47	2,029.08	1,874.48	1,561.01	1,404.26	1,092.92	2,569.30	2,372.12	1,975.79	1,778.61	1,382.26	2,738.88	2,527.91	2,105.92	1,896.92	1,474.93
84	2,050.71	1,892.97	1,577.47	1,419.72	1,104.23	2,202.77	2,033.33	1,694.44	1,525.00	1,186.11	2,788.18	2,573.25	2,143.40	1,930.43	1,500.57	2,971.57	2,742.83	2,285.36	2,056.62	1,599.17
85	2,234.09	2,062.55	1,719.45	1,547.89	1,202.82	2,399.75	2,215.49	1,846.94	1,662.67	1,292.01	3,038.61	2,803.96	2,336.63	2,103.96	1,636.63	3,239.73	2,989.31	2,490.43	2,241.99	1,743.10
86	2,435.22	2,247.90	1,873.25	1,685.92	1,311.27	2,615.80	2,414.57	2,012.15	1,810.93	1,408.51	3,312.69	3,056.35	2,547.62	2,293.24	1,782.54	3,529.59	3,259.45	2,715.23	2,443.11	1,900.85
87	2,656.07	2,450.99	2,042.83	1,837.76	1,429.58	2,853.02	2,632.74	2,194.30	1,974.04	1,535.59	3,610.44	3,332.41	2,776.34	2,498.33	1,944.24	3,847.06	3,551.29	2,959.74	2,663.96	2,072.41
88	2,894.65	2,671.84	2,226.20	2,003.39	1,557.75	3,109.30	2,869.96	2,391.28	2,151.94	1,673.27	3,935.80	3,632.14	3,026.77	2,725.09	2,119.73	4,194.11	3,870.72	3,225.93	2,904.51	2,257.76
89	3,154.94	2,912.41	2,427.34	2,184.79	1,699.73	3,388.88	3,128.37	2,607.33	2,346.79	1,825.77	4,288.75	3,959.45	3,298.88	2,969.59	2,309.03	4,572.69	4,219.74	3,515.78	3,164.80	2,460.85
90	3,438.89	3,174.66	2,644.24	2,380.02	1,851.55	3,693.88	3,410.07	2,840.32	2,556.50	1,988.84	4,675.24	4,314.38	3,596.63	3,235.79	2,518.05	4,982.85	4,600.30	3,833.25	3,450.72	2,683.68
91	3,748.47	3,460.58	2,882.84	2,594.94	2,017.19	4,026.42	3,717.19	3,096.59	2,787.36	2,166.76	5,095.23	4,702.84	3,920.01	3,527.62	2,744.81	5,432.42	5,014.38	4,178.33	3,760.31	2,924.23
92	4,085.66	3,772.12	3,143.11	2,827.62	2,200.58	4,388.61	4,051.83	3,376.18	3,037.28	2,363.74	5,554.68	5,126.78	4,272.98	3,845.09	2,991.29	5,921.43	5,465.95	4,554.95	4,099.45	3,188.47
93	4,452.41	4,111.29	3,425.09	3,081.98	2,397.76	4,782.55	4,416.13	3,679.06	3,310.51	2,575.56	6,053.55	5,588.19	4,657.49	4,192.14	3,259.45	6,453.83	5,956.93	4,965.09	4,468.19	3,476.35
94	4,854.68	4,480.03	3,734.66	3,360.01	2,614.66	5,214.65	4,812.22	4,011.59	3,609.16	2,808.54	6,599.75	6,091.01	5,075.51	4,568.76	3,553.26	7,033.56	6,493.26	5,410.73	4,870.44	3,787.91

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	106.48	98.59	80.85	72.96	57.18	114.38	105.91	86.84	78.37	61.41	165.63	153.80	128.17	114.36	90.71	218.88	201.13	167.61	151.84	118.31
25-29	114.36	106.48	88.73	78.87	63.11	122.85	114.38	95.31	84.72	67.78	179.44	165.63	138.03	124.22	96.62	234.65	216.90	181.42	163.66	126.19
30-34	122.26	114.36	94.64	84.78	67.04	131.33	122.85	101.66	91.07	72.02	191.27	177.47	147.89	132.12	104.50	252.39	234.65	195.21	175.49	136.05
35-39	132.12	122.26	102.54	90.71	70.99	141.92	131.33	110.14	97.44	76.25	207.04	191.27	159.72	141.98	112.40	272.11	250.43	209.02	189.30	145.91
40-44	141.98	132.12	108.45	98.59	76.90	152.50	141.92	116.49	105.91	82.60	222.81	205.07	171.56	153.80	120.29	291.83	270.15	224.79	203.09	157.75
45	143.94	134.08	110.43	100.57	76.90	154.62	144.02	118.61	108.02	82.60	226.76	209.02	173.52	155.77	122.26	297.75	276.06	228.74	207.04	159.72
46	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	226.76	209.02	173.52	157.75	122.26	301.69	278.03	230.71	209.02	161.70
47	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	226.76	209.02	173.52	157.75	122.26	303.66	280.01	234.65	210.99	163.66
48	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	226.76	209.02	173.52	157.75	122.26	307.61	283.94	236.62	212.95	165.63
49	147.89	136.05	112.40	102.54	78.87	158.85	146.15	120.74	110.14	84.72	226.76	209.02	175.49	157.75	122.26	309.59	285.92	238.60	214.93	167.61
50	147.89	136.05	114.36	102.54	80.85	158.85	146.15	122.85	110.14	86.84	226.76	209.02	175.49	157.75	122.26	313.52	287.89	240.57	216.90	167.61
51	149.86	138.03	116.34	104.50	80.85	160.97	148.27	124.96	112.24	86.84	234.65	216.90	179.44	161.70	126.19	315.49	291.83	242.53	218.88	169.58
52	153.80	141.98	118.31	106.48	82.82	165.20	152.50	127.08	114.38	88.97	240.57	222.81	185.35	167.61	130.14	319.44	295.78	246.48	220.85	173.52
53	155.77	143.94	120.29	108.45	84.78	167.32	154.62	129.21	116.49	91.07	248.46	228.74	191.27	171.56	134.08	323.38	299.73	248.46	224.79	173.52
54	159.72	145.91	122.26	110.43	84.78	171.57	156.74	131.33	118.61	91.07	254.36	234.65	197.18	177.47	138.03	327.33	301.69	252.39	226.76	177.47
55	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	262.25	242.53	201.13	181.42	140.00	331.26	305.64	254.36	228.74	177.47
56	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	281.97	260.29	216.90	195.21	151.84	352.96	325.35	272.11	244.51	191.27
57	187.32	171.56	143.94	128.17	100.57	201.21	184.28	154.62	137.68	108.02	301.69	278.03	232.67	209.02	163.66	374.65	345.07	287.89	260.29	201.13
58	199.16	183.37	153.80	138.03	108.45	213.93	196.98	165.20	148.27	116.49	321.40	297.75	248.46	222.81	173.52	396.34	366.77	305.64	274.08	214.93
59	210.99	195.21	161.70	145.91	112.40	226.64	209.68	173.69	156.74	120.74	343.10	315.49	262.25	236.62	183.37	418.04	386.48	321.40	289.87	224.79
60	222.81	207.04	171.56	153.80	120.29	239.34	222.40	184.28	165.20	129.21	362.82	335.21	278.03	250.43	195.21	439.71	406.20	339.16	303.66	236.62
61	244.51	224.79	187.32	169.58	132.12	262.63	241.46	201.21	182.16	141.92	386.48	356.91	297.75	268.17	209.02	471.27	435.78	362.82	327.33	254.36
62	264.22	242.53	203.09	183.37	141.98	283.82	260.51	218.15	196.98	152.50	412.11	380.56	317.47	283.94	222.81	504.79	465.36	388.46	349.02	272.11
63	283.94	262.25	218.88	197.18	153.80	305.00	281.70	235.10	211.80	165.20	435.78	402.25	335.21	301.69	234.65	536.35	494.94	412.11	370.70	287.89
64	303.66	280.01	234.65	210.99	163.66	326.18	300.77	252.04	226.64	175.79	461.41	425.92	354.93	319.44	248.46	569.86	524.51	437.75	394.37	305.64
65	323.38	299.73	248.46	224.79	173.52	347.36	321.96	266.88	241.46	186.38	485.08	447.61	372.67	337.19	260.29	601.41	554.09	463.38	416.06	325.35
66	364.79	337.19	281.97	252.39	197.18	391.84	362.18	302.87	271.10	211.80	544.23	502.82	418.04	376.62	291.83	660.57	611.27	508.73	457.47	356.91
67	406.20	376.62	313.52	281.97	218.88	436.32	404.56	336.76	302.87	235.10	603.39	556.07	463.38	418.04	325.35	721.70	666.48	554.09	498.87	388.46
68	449.57	414.09	345.07	311.54	242.53	482.91	444.79	370.65	334.64	260.51	660.57	611.27	508.73	457.47	356.91	780.85	721.70	601.41	540.28	421.97
69	490.99	453.52	376.62	339.16	264.22	527.39	487.15	404.56	364.32	283.82	719.72	664.52	554.09	498.87	388.46	841.98	776.90	646.76	583.67	453.52
70	532.40	490.99	408.18	368.74	285.92	571.88	527.39	438.45	396.09	307.12	778.88	719.72	599.44	538.31	420.00	901.14	832.12	694.09	625.08	485.08
71	613.25	565.92	471.27	423.95	329.30	658.72	607.89	506.22	455.39	353.71	887.33	820.29	682.26	615.22	477.19	1,015.50	936.62	780.85	701.98	546.21
72	696.05	642.82	534.37	481.13	374.65	747.67	690.49	574.00	516.80	402.43	997.75	920.86	767.04	690.14	536.35	1,127.90	1,041.13	867.61	780.85	607.32
73	776.90	717.75	597.46	538.31	418.04	834.51	770.96	641.76	578.22	449.04	1,108.18	1,021.41	851.84	767.04	595.50	1,240.28	1,145.64	954.37	857.75	668.45
74	859.73	792.69	660.57	595.50	463.38	923.48	851.46	709.55	639.66	497.75	1,216.63	1,123.95	936.62	841.98	656.62	1,352.69	1,248.17	1,041.13	936.62	729.58
75	940.57	869.58	723.67	650.71	506.77	1,010.32	934.06	777.33	698.96	544.34	1,327.04	1,224.52	1,019.45	918.88	713.81	1,465.07	1,352.69	1,127.90	1,015.50	788.74
76	1,072.68	989.87	826.20	743.39	577.74	1,152.22	1,063.26	887.45	798.52	620.58	1,498.60	1,384.24	1,153.53	1,037.19	808.45	1,642.54	1,514.37	1,261.98	1,135.78	883.38
77	1,222.54	1,129.86	940.57	845.92	658.59	1,313.19	1,213.63	1,010.32	908.64	707.43	1,693.81	1,563.66	1,303.39	1,173.24	912.96	1,837.76	1,697.76	1,413.82	1,273.81	989.87
78	1,370.43	1,263.95	1,052.96	948.46	737.47	1,472.04	1,357.68	1,131.04	1,018.78	792.15	1,879.16	1,735.22	1,445.35	1,301.41	1,011.55	2,023.11	1,867.34	1,555.78	1,400.01	1,088.46
79	1,506.48	1,390.15	1,159.44	1,043.10	812.40	1,618.19	1,493.23	1,245.40	1,120.44	872.65	2,048.74	1,890.99	1,575.50	1,417.75	1,102.26	2,184.79	2,017.19	1,680.01	1,512.41	1,175.22
80	1,626.77	1,502.55	1,252.12	1,125.92	877.47	1,747.39	1,613.97	1,344.96	1,209.41	942.53	2,212.41	2,042.83	1,701.69	1,532.13	1,190.99	2,358.32	2,176.91	1,814.09	1,632.68	1,269.86
81	1,741.13	1,607.05	1,338.88	1,204.80	936.62	1,870.23	1,726.21	1,438.15	1,294.13	1,006.08	2,368.18	2,184.79	1,821.98	1,638.60	1,275.79	2,523.96	2,330.72	1,942.26	1,747.05	1,360.57
82	1,871.27	1,727.34	1,439.44	1,295.51	1,007.61	2,010.03	1,855.41	1,546.17	1,391.57	1,082.33	2,545.65	2,350.44	1,958.03	1,762.82	1,370.43	2,713.26	2,504.24	2,088.18	1,879.16	1,461.14
83	2,021.14	1,865.36	1,555.78	1,400.01	1,088.46	2,171.00	2,003.68	1,671.13	1,503.81	1,169.17	2,748.74	2,537.76	2,113.82	1,902.83	1,478.88	2,930.16	2,705.37	2,253.81	2,029.02	1,577.47
84	2,192.69	2,025.09	1,687.90	1,518.32	1,181.13	2,355.27	2,175.25	1,813.05	1,630.91	1,268.71	2,983.39	2,752.69	2,295.22	2,064.52	1,607.05	3,180.57	2,934.09	2,445.08	2,200.58	1,711.55
85	2,391.84	2,206.49	1,839.72	1,654.37	1,287.61	2,569.19	2,370.09	1,976.14	1,777.04	1,383.08	3,251.56	3,001.15	2,500.29	2,249.87	1,750.99	3,466.49	3,198.33	2,665.93	2,399.74	1,865.36
86	2,606.78	2,405.64	2,005.37	1,804.23	1,403.96	2,800.08	2,584.03	2,154.06	1,938.01	1,508.06	3,543.40	3,271.28	2,725.09	2,452.97	1,906.78	3,778.05	3,486.21	2,906.49	2,614.66	2,034.95
87	2,841.42	2,622.55	2,184.79	1,965.93	1,530.15	3,052.12	2,817.01	2,346.79	2,111.70	1,643.61	3,862.83	3,565.08	2,971.57	2,673.82	2,080.29	4,117.20	3,801.70	3,166.78	2,851.28	2,216.35
88	3,095.79	2,859.17	2,381.98	2,143.40	1,668.18	3,325.35	3,071.17	2,558.60	2,302.33	1,791.88	4,209.88	3,886.50	3,237.77	2,914.37	2,265.64	4,487.91	4,142.84	3,452.70	3,107.62	2,417.48
89	3,375.80	3,115.51	2,596.92	2,336.63	1,818.04	3,626.12	3,346.52	2,789.47	2,509.89	1,952.85	4,588.48	4,235.51	3,529.59	3,176.64	2,470.71	4,892.14	4,515.51	3,764.24	3,387.61	2,634.38
90	3,679.46	3,395.51	2,829.59	2,547.62	1,981.70	3,952.29	3,647.29	3,039.40	2,736.53	2,128.64	5,002.56	4,618.06	3,847.06	3,462.55	2,693.54	5,331.85	4,921.72	4,101.43	3,691.29	2,871.00
91	4,010.72	3,701.15	3,083.95	2,776.34	2,159.16	4,308.11	3,975.60	3,312.63	2,982.20	2,319.27	5,452.14	5,032.14	4,194.11	3,774.10	2,936.07	5,812.98	5,365.38	4,472.13	4,024.53	3,131.28
92	4,371.58	4,034.39	3,361.99	3,026.77	2,354.37	4,695.73	4,333.55	3,611.28	3,251.21	2,528.95	5,943.12	5,485.67	4,570.72	4,115.24	3,200.29	6,335.52	5,848.48	4,874.39	4,385.37	3,411.28
93	4,763.97	4,397.20	3,665.65	3,298.88	2,565.37	5,117.21	4,723.25	3,937.45	3,543.50	2,755.58	6,477.49	5,978.63	4,982.85	4,483.96	3,488.18	6,905.39	6,374.95	5,312.13	4,781.71	3,718.89
94	5,193.82	4,793.55	3,994.95	3,594.66	2,796.06	5,578.95	5,148.98	4,291.17	3,861.20	3,003.39	7,061.16	6,516.93	5,430.44	4,888.19	3,801.70	7,526.52	6,948.76	5,789.33	5,211.57	4,052.13

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	350.67	323.69	269.75	242.77	188.83	548.48	512.52	422.60	377.65	296.72	746.30	683.37	575.47	512.52	404.62
25-29	348.66	323.76	265.65	240.74	182.63	547.90	506.39	423.38	381.87	298.86	738.82	680.71	572.80	514.69	398.48
30-34	347.84	324.64	270.54	239.62	193.23	548.80	502.42	417.40	378.76	293.72	742.05	680.21	571.99	510.15	401.94
35-39	350.73	322.10	272.00	243.37	193.27	543.99	501.05	422.30	379.36	293.47	737.24	679.98	565.47	508.21	393.67
40-44	349.05	316.13	263.43	237.09	184.40	540.04	500.53	414.91	375.39	289.79	731.03	671.77	559.81	507.12	395.16
45	336.48	305.32	255.47	230.55	180.70	517.18	479.78	398.79	361.39	280.40	704.11	648.02	542.10	486.02	380.08
46	330.09	305.64	256.73	232.28	177.28	513.47	470.68	397.32	354.54	281.18	702.96	647.94	537.91	482.91	378.99
47	330.77	306.73	252.59	228.53	174.42	505.19	469.10	390.92	348.82	276.64	697.63	643.50	535.26	481.13	372.88
48	331.26	301.69	254.36	230.71	177.47	502.82	461.41	384.51	349.02	272.11	692.12	638.87	532.40	479.15	372.67
49	323.54	300.44	248.44	225.32	173.33	491.08	456.41	381.32	340.87	265.77	687.52	635.52	525.75	473.75	369.75
50	322.57	299.93	249.01	226.37	175.43	486.69	447.08	373.51	333.89	260.32	679.10	628.18	520.64	469.72	362.18
51	322.51	294.72	250.22	222.42	177.94	483.76	444.85	372.56	333.63	261.35	683.95	628.35	522.70	472.66	367.00
52	321.09	293.88	244.90	223.13	174.15	478.91	440.82	370.07	331.97	261.24	680.28	625.87	522.46	468.04	364.63
53	312.95	291.73	244.00	217.47	169.74	472.07	434.94	365.99	328.86	254.60	673.63	625.90	519.82	466.78	365.99
54	312.33	286.31	239.46	218.64	166.58	468.50	432.07	364.40	327.96	255.08	676.73	624.68	520.56	468.50	364.40
55	310.33	284.89	239.10	213.66	167.88	468.04	427.34	356.12	320.50	249.28	671.53	620.66	518.90	462.96	361.20
56	329.26	304.31	254.43	229.48	179.60	498.87	458.96	384.13	344.22	269.39	683.46	633.56	528.81	473.94	369.17
57	343.00	318.84	265.71	236.72	188.42	521.75	478.27	400.97	362.33	280.20	686.00	632.87	526.58	473.43	367.16
58	355.17	327.12	275.73	247.68	191.61	542.10	500.04	415.92	373.86	289.74	686.97	635.57	528.08	476.67	369.18
59	364.16	337.19	278.74	251.76	193.31	557.47	512.52	427.11	386.64	301.21	683.37	633.91	526.01	476.56	368.66
60	373.07	347.05	286.31	260.29	199.55	572.62	529.24	442.48	394.76	308.01	685.40	629.01	524.91	472.85	368.74
61	398.51	368.84	309.47	275.57	216.21	602.00	555.37	462.10	415.46	322.19	720.70	665.59	555.37	500.26	390.02
62	424.48	391.51	325.57	292.60	226.67	626.41	581.08	482.17	432.71	337.93	750.04	692.36	576.95	519.27	403.88
63	444.31	408.29	340.24	308.21	240.18	652.46	600.43	500.35	452.32	352.25	776.55	716.51	596.42	536.38	416.30
64	466.95	431.64	357.08	321.77	251.14	678.85	623.91	521.89	470.87	364.93	808.34	745.55	623.91	561.12	435.56
65	483.32	445.26	372.96	334.90	262.60	696.43	643.15	536.60	483.32	376.77	829.63	768.75	639.35	574.65	449.07
66	523.60	483.04	401.92	361.36	280.24	748.53	689.53	575.23	519.91	401.92	881.28	811.22	678.47	608.41	475.67
67	560.33	517.51	431.85	389.03	303.36	795.89	735.22	613.88	553.21	428.29	924.38	852.99	710.24	638.86	496.09
68	600.38	551.80	461.57	416.46	322.75	846.79	780.85	652.45	586.51	458.11	968.26	895.37	746.14	669.79	524.04
69	630.20	583.27	486.06	435.78	341.91	884.96	817.92	680.47	613.44	476.01	1,005.64	928.53	774.34	697.24	543.05
70	656.46	607.95	504.48	455.97	352.48	918.41	850.50	708.20	637.06	494.78	1,034.82	953.97	795.51	717.90	556.22
71	730.51	674.08	561.20	504.78	391.90	1,012.69	934.30	777.53	699.15	545.53	1,134.95	1,047.16	871.59	783.81	611.37
72	795.59	734.86	613.40	552.67	428.16	1,096.22	1,011.20	841.14	759.16	589.10	1,223.76	1,129.62	941.36	847.23	658.95
73	852.16	785.02	653.71	589.50	458.18	1,164.41	1,073.94	895.92	805.45	627.43	1,298.65	1,199.43	998.07	898.85	697.48
74	905.13	837.46	696.48	625.98	487.81	1,232.23	1,136.35	947.43	851.56	662.64	1,373.21	1,266.05	1,057.40	950.24	741.59
75	948.21	875.26	729.39	656.44	510.56	1,283.18	1,183.21	986.01	888.77	691.57	1,429.05	1,318.29	1,099.47	988.72	769.90
76	1,041.00	960.92	800.76	720.69	560.54	1,381.96	1,276.06	1,064.24	958.33	743.94	1,524.04	1,405.20	1,172.74	1,053.91	821.43
77	1,121.48	1,035.22	862.68	776.41	603.88	1,469.02	1,355.64	1,128.88	1,017.96	791.20	1,604.58	1,481.34	1,234.86	1,111.62	865.14
78	1,202.03	1,107.39	922.81	830.54	645.97	1,554.59	1,433.93	1,194.94	1,076.63	837.64	1,684.74	1,556.96	1,296.67	1,166.55	908.63
79	1,258.82	1,162.17	968.84	872.19	678.86	1,611.74	1,488.11	1,240.84	1,114.96	867.69	1,739.88	1,605.00	1,337.50	1,204.88	937.37
80	1,303.31	1,203.22	1,003.03	902.94	702.77	1,656.82	1,529.05	1,273.50	1,145.72	892.29	1,778.21	1,641.90	1,367.19	1,230.90	956.18
81	1,343.22	1,240.68	1,033.56	928.98	723.91	1,706.19	1,574.94	1,312.46	1,181.21	918.72	1,831.28	1,691.83	1,408.84	1,267.33	986.39
82	1,443.71	1,332.97	1,111.48	998.70	777.22	1,835.39	1,693.89	1,410.89	1,269.39	988.45	1,968.68	1,816.94	1,515.47	1,363.73	1,060.21
83	1,558.54	1,439.60	1,199.66	1,078.68	840.80	1,980.99	1,829.23	1,523.67	1,371.93	1,066.37	2,126.59	1,962.53	1,636.47	1,472.42	1,146.35
84	1,691.83	1,560.60	1,302.20	1,170.95	912.56	2,149.15	1,985.10	1,652.87	1,488.82	1,156.61	2,307.05	2,130.69	1,775.92	1,597.51	1,242.73
85	1,843.59	1,702.09	1,419.09	1,277.59	992.54	2,343.96	2,163.51	1,802.57	1,622.11	1,261.19	2,516.23	2,321.42	1,935.88	1,741.05	1,355.53
86	2,009.70	1,855.90	1,546.24	1,392.44	1,082.77	2,553.14	2,358.32	1,964.59	1,767.72	1,376.02	2,741.81	2,530.58	2,108.13	1,898.95	1,476.51
87	2,190.16	2,022.01	1,685.69	1,517.53	1,179.15	2,782.82	2,569.54	2,140.95	1,927.66	1,499.07	2,987.89	2,758.21	2,298.85	2,069.17	1,609.81
88	2,387.03	2,204.51	1,837.45	1,652.87	1,285.80	3,035.05	2,801.28	2,333.71	2,099.93	1,634.42	3,256.54	3,006.35	2,505.97	2,255.78	1,753.36
89	2,602.35	2,403.43	2,001.50	1,802.57	1,400.64	3,307.79	3,053.51	2,544.94	2,290.65	1,782.07	3,549.79	3,277.05	2,731.55	2,458.81	1,911.26
90	2,838.19	2,618.76	2,181.96	1,964.59	1,527.78	3,605.15	3,328.30	2,772.57	2,495.72	1,939.97	3,869.70	3,572.35	2,977.64	2,680.28	2,083.53
91	3,092.47	2,854.59	2,378.83	2,140.95	1,665.18	3,929.16	3,627.71	3,022.75	2,721.30	2,116.33	4,218.32	3,894.31	3,244.23	2,920.22	2,270.14
92	3,371.37	3,110.93	2,592.10	2,333.71	1,814.88	4,283.93	3,953.78	3,295.50	2,965.33	2,307.05	4,597.71	4,244.97	3,537.48	3,182.70	2,477.27
93	3,674.87	3,391.88	2,825.88	2,542.88	1,978.93	4,669.47	4,308.55	3,590.80	3,231.92	2,514.18	5,011.95	4,626.41	3,855.34	3,469.81	2,698.73
94	4,005.05	3,697.44	3,080.18	2,772.57	2,155.29	5,087.82	4,698.18	3,914.81	3,523.13	2,739.75	5,463.10	5,042.71	4,201.92	3,781.51	2,940.73

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	476.56	431.59	359.67	323.69	251.76	710.34	656.38	539.49	485.55	377.65	944.11	872.19	728.32	656.38	512.52
25-29	464.88	431.67	356.97	323.76	249.04	697.32	647.52	539.60	481.49	381.87	938.06	863.34	722.22	647.52	506.39
30-34	471.50	432.86	363.29	324.64	255.08	703.40	649.29	541.07	486.97	378.76	935.28	865.71	718.85	649.29	502.42
35-39	465.26	429.46	357.89	322.10	250.52	701.46	644.20	536.84	486.73	379.36	930.51	858.94	715.77	644.20	501.05
40-44	461.01	428.09	355.64	322.72	250.27	691.52	638.84	533.46	480.78	375.39	922.02	849.58	711.28	638.84	500.53
45	448.63	411.24	342.70	311.54	243.00	666.71	616.86	510.94	461.09	355.17	891.04	822.50	685.40	616.86	479.78
46	440.11	409.55	336.19	305.64	238.39	654.06	605.16	507.35	452.34	354.54	886.35	819.10	684.63	617.39	476.80
47	439.03	402.95	336.79	300.71	234.55	649.52	595.39	499.17	451.06	348.82	890.09	817.92	685.61	613.44	481.13
48	431.83	402.25	331.26	301.69	230.71	638.87	591.55	490.99	443.66	343.10	887.33	816.34	680.28	615.22	479.15
49	427.53	392.87	329.32	294.65	231.11	623.97	577.74	479.53	433.32	335.10	878.18	808.85	675.97	606.64	473.75
50	418.78	390.48	322.57	288.62	226.37	616.85	565.92	475.37	424.44	333.89	871.51	809.26	673.44	605.54	469.72
51	422.60	389.25	322.51	289.16	227.98	617.23	572.73	478.20	428.16	333.63	873.01	806.29	672.83	606.10	472.66
52	419.05	386.40	321.09	288.44	223.13	620.42	571.44	478.91	429.93	337.42	870.77	800.02	669.40	604.10	468.04
53	419.03	387.21	318.26	286.42	222.78	620.59	572.86	477.38	429.65	334.17	859.28	795.64	663.03	594.08	466.78
54	416.46	385.22	322.75	286.31	223.84	619.47	572.62	478.91	432.07	333.16	858.94	791.26	661.12	593.45	463.30
55	412.08	381.55	320.50	284.89	223.84	620.66	574.87	478.20	427.34	335.77	854.67	788.55	656.27	590.13	457.87
56	429.03	399.11	329.26	299.33	229.48	653.52	603.64	503.86	453.98	354.20	878.02	808.19	673.48	608.63	473.94
57	439.62	405.81	338.17	304.36	236.72	676.33	623.20	521.75	468.61	367.16	888.91	821.27	681.17	613.55	478.27
58	453.30	415.92	345.81	313.11	243.00	696.32	644.91	537.42	481.35	378.54	897.27	827.16	691.65	621.54	486.02
59	458.56	422.60	350.67	314.70	247.27	714.82	656.38	548.48	494.54	382.14	899.16	831.73	692.36	624.92	485.55
60	464.17	425.13	355.72	321.01	247.27	728.79	672.40	559.60	503.21	390.42	902.31	832.91	694.09	624.68	485.87
61	496.01	457.87	381.55	343.40	267.08	771.58	712.23	593.53	534.17	415.46	945.39	869.09	724.95	652.87	508.73
62	523.39	482.17	403.88	362.66	284.35	807.74	745.93	622.30	560.47	436.84	976.71	902.53	750.04	675.86	523.39
63	548.39	508.37	424.29	380.27	296.20	840.59	776.55	648.46	584.41	452.32	1,004.71	928.66	772.54	696.50	540.38
64	576.83	533.66	443.41	400.25	310.00	878.97	812.26	678.85	608.22	474.81	1,039.85	961.37	800.49	722.01	561.12
65	601.30	551.82	460.49	414.81	323.47	909.54	837.24	700.24	627.94	490.92	1,065.58	981.86	818.22	738.30	574.65
66	652.67	601.03	501.48	449.86	350.30	977.15	903.40	752.22	678.47	527.29	1,132.01	1,043.51	870.22	781.72	608.41
67	699.53	646.00	538.92	485.39	378.32	1,042.15	960.07	799.46	720.94	560.33	1,192.06	1,102.82	917.24	824.44	642.43
68	746.14	690.62	576.10	517.10	402.57	1,103.60	1,016.84	850.26	763.50	596.91	1,256.31	1,159.12	964.78	867.61	676.73
69	787.76	727.42	606.74	546.40	425.72	1,153.13	1,065.98	888.31	797.81	623.50	1,303.97	1,203.41	1,002.29	901.72	700.59
70	821.39	756.71	630.59	569.15	443.03	1,199.74	1,105.97	921.65	831.10	646.76	1,348.50	1,241.79	1,034.82	931.35	724.38
71	921.76	849.65	708.57	636.46	495.36	1,319.93	1,216.47	1,015.81	912.36	711.70	1,476.68	1,363.82	1,138.09	1,022.09	796.35
72	1,014.23	935.28	780.41	701.46	546.60	1,430.25	1,317.89	1,099.27	989.95	768.28	1,597.27	1,475.80	1,229.84	1,105.34	862.41
73	1,091.45	1,006.82	837.56	755.84	586.59	1,520.45	1,400.80	1,167.34	1,050.59	817.13	1,695.55	1,564.22	1,304.50	1,173.17	913.43
74	1,164.55	1,077.13	896.68	806.45	628.79	1,607.24	1,486.01	1,237.87	1,113.79	865.65	1,793.35	1,655.18	1,378.85	1,240.68	964.35
75	1,223.74	1,129.19	942.80	848.24	659.14	1,674.88	1,547.91	1,288.58	1,158.91	902.27	1,866.68	1,720.81	1,434.45	1,291.29	1,004.93
76	1,338.05	1,234.72	1,030.67	927.33	720.69	1,810.76	1,671.28	1,392.30	1,252.81	973.83	1,999.33	1,846.93	1,539.54	1,384.55	1,077.15
77	1,436.98	1,326.06	1,104.23	995.78	773.95	1,927.47	1,779.59	1,481.34	1,333.46	1,037.68	2,114.80	1,952.12	1,626.77	1,464.09	1,138.74
78	1,533.30	1,414.98	1,178.36	1,062.42	825.80	2,039.67	1,883.50	1,568.80	1,412.63	1,097.93	2,228.97	2,056.23	1,715.50	1,542.78	1,202.03
79	1,602.75	1,479.12	1,231.85	1,108.21	863.19	2,119.76	1,955.68	1,629.72	1,467.88	1,141.93	2,306.34	2,128.77	1,773.60	1,596.01	1,240.84
80	1,656.82	1,529.05	1,273.50	1,145.72	892.29	2,180.70	2,012.46	1,675.99	1,509.88	1,173.40	2,361.71	2,180.70	1,816.54	1,635.52	1,271.36
81	1,706.19	1,574.94	1,312.46	1,181.21	918.72	2,245.53	2,073.28	1,728.76	1,554.44	1,209.92	2,434.20	2,247.58	1,872.30	1,685.69	1,310.40
82	1,835.39	1,693.89	1,410.89	1,269.39	988.45	2,413.69	2,229.13	1,857.95	1,671.32	1,300.15	2,616.72	2,415.74	2,013.80	1,810.77	1,408.84
83	1,980.99	1,829.23	1,523.67	1,371.93	1,066.37	2,608.50	2,407.54	2,005.60	1,804.63	1,404.75	2,825.88	2,608.50	2,173.76	1,956.39	1,521.63
84	2,149.15	1,985.10	1,652.87	1,488.82	1,156.61	2,829.99	2,612.61	2,175.80	1,958.43	1,523.67	3,065.82	2,829.99	2,358.32	2,122.49	1,650.83
85	2,343.96	2,163.51	1,802.57	1,622.11	1,261.19	3,084.27	2,846.39	2,372.67	2,134.79	1,661.09	3,342.66	3,086.32	2,571.59	2,313.20	1,800.52
86	2,553.14	2,358.32	1,964.59	1,767.72	1,376.02	3,361.12	3,102.73	2,585.95	2,327.56	1,810.77	3,644.11	3,363.17	2,803.33	2,522.38	1,962.53
87	2,782.82	2,569.54	2,140.95	1,927.66	1,499.07	3,664.62	3,381.63	2,817.68	2,536.74	1,972.79	3,972.23	3,666.67	3,055.56	2,750.01	2,138.89
88	3,035.05	2,801.28	2,333.71	2,099.93	1,634.42	3,994.79	3,687.18	3,071.96	2,764.37	2,151.20	4,329.06	3,994.79	3,330.36	2,996.09	2,331.67
89	3,307.79	3,053.51	2,544.94	2,290.65	1,782.07	4,353.66	4,019.39	3,348.81	3,014.55	2,343.96	4,718.69	4,355.71	3,629.77	3,266.79	2,540.83
90	3,605.15	3,328.30	2,772.57	2,495.72	1,939.97	4,745.36	4,380.33	3,650.27	3,285.25	2,555.19	5,143.18	4,747.39	3,955.83	3,560.04	2,768.46
91	3,929.16	3,627.71	3,022.75	2,721.30	2,116.33	5,171.89	4,774.06	3,978.38	3,580.55	2,784.88	5,606.65	5,173.95	4,312.66	3,879.94	3,018.65
92	4,283.93	3,953.78	3,295.50	2,965.33	2,307.05	5,637.41	5,204.71	4,337.26	3,902.51	3,037.11	6,111.12	5,639.46	4,700.23	4,230.62	3,289.34
93	4,669.47	4,308.55	3,590.80	3,231.92	2,514.18	6,145.99	5,672.28	4,726.90	4,255.22	3,309.85	6,660.71	6,148.03	5,122.68	4,610.00	3,586.69
94	5,087.82	4,698.18	3,914.81	3,523.13	2,739.75	6,697.64	6,182.90	5,153.44	4,636.67	3,607.20	7,259.53	6,701.73	5,584.10	5,026.30	3,908.67

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	512.52	467.57	395.63	350.67	278.74	782.27	728.32	602.44	539.49	422.60	1,061.00	980.09	818.23	737.31	575.47
25-29	506.39	464.88	390.17	348.66	273.94	780.33	722.22	597.70	539.60	415.07	1,054.29	971.27	813.54	730.53	572.80
30-34	510.15	471.50	394.21	347.84	278.27	780.69	718.85	602.91	541.07	425.13	1,051.22	973.93	811.61	726.58	571.99
35-39	508.21	465.26	386.52	350.73	272.00	780.20	715.77	601.25	536.84	422.30	1,052.20	966.30	808.83	730.09	565.47
40-44	500.53	461.01	381.98	349.05	270.02	770.55	711.28	592.74	533.46	414.91	1,040.57	961.54	796.90	717.87	559.81
45	479.78	448.63	373.86	336.48	261.70	741.49	685.40	573.26	510.94	398.79	1,003.19	928.42	772.65	691.65	542.10
46	476.80	440.11	366.77	330.09	256.73	733.53	678.52	568.48	507.35	397.32	1,002.48	929.13	770.20	696.84	537.91
47	475.12	433.01	360.84	324.77	252.59	733.72	673.59	565.32	505.19	396.93	1,004.36	932.18	775.83	697.63	541.28
48	467.33	431.83	360.84	325.35	254.36	727.61	674.38	561.97	502.82	396.34	1,011.55	934.65	774.93	698.03	544.23
49	462.20	421.75	352.43	317.77	248.44	716.40	664.41	554.64	496.86	387.08	1,005.29	930.18	774.18	693.30	543.08
50	452.73	418.78	350.87	311.26	243.35	713.05	656.46	548.94	492.34	384.82	1,001.67	928.11	769.65	696.08	537.63
51	455.97	422.60	350.32	316.95	244.66	711.76	656.14	550.50	494.89	383.69	995.35	923.05	767.36	689.51	539.38
52	462.59	424.50	353.75	321.09	250.35	707.49	653.08	544.23	489.80	380.95	990.50	914.30	761.92	685.72	533.34
53	461.47	424.34	355.39	318.26	249.29	705.47	647.12	541.04	488.00	376.61	975.98	901.72	747.89	673.63	525.11
54	463.30	426.87	359.20	322.75	249.88	702.77	650.71	541.39	484.13	380.01	968.26	895.37	744.40	671.53	520.56
55	468.04	427.34	356.12	320.50	249.28	696.97	646.09	539.25	483.29	376.47	956.42	885.20	737.67	661.36	518.90
56	488.90	448.99	374.16	339.24	264.40	738.33	683.46	568.72	513.85	399.11	982.79	907.95	758.29	678.47	528.81
57	502.42	463.78	386.48	347.84	270.54	772.97	710.16	594.21	536.24	415.46	995.19	917.89	768.13	690.84	536.24
58	514.05	471.99	392.55	355.17	275.73	799.13	738.38	612.20	551.45	429.93	1,004.75	929.97	775.76	696.32	542.10
59	521.51	481.05	400.12	359.67	278.74	818.23	755.29	629.41	566.48	440.58	1,011.55	930.64	777.77	696.84	543.99
60	529.24	490.20	407.78	364.40	286.31	837.24	772.18	646.36	581.30	451.15	1,015.10	937.02	780.85	702.77	546.60
61	559.60	517.21	432.43	385.79	301.01	881.81	813.97	678.31	610.48	474.82	1,059.86	979.32	813.97	733.42	568.09
62	585.20	539.87	449.21	403.88	313.20	923.13	848.95	708.84	638.78	494.54	1,096.22	1,013.81	844.84	758.29	593.45
63	608.43	564.41	468.33	420.30	328.23	956.67	884.63	736.52	660.47	516.36	1,128.80	1,044.74	868.62	784.55	608.43
64	639.60	588.60	490.50	443.41	345.31	996.68	922.14	765.18	690.62	537.58	1,173.26	1,083.01	902.51	812.26	631.76
65	658.37	605.09	506.15	456.68	353.92	1,023.71	947.61	787.77	707.86	551.82	1,198.78	1,107.44	920.97	829.63	643.15
66	719.03	663.73	553.09	497.79	387.16	1,106.21	1,021.39	851.78	766.96	597.35	1,279.50	1,183.64	984.51	888.66	689.53
67	774.48	717.37	596.02	535.35	417.58	1,177.78	1,088.56	906.54	817.30	635.29	1,356.22	1,252.73	1,042.15	938.66	728.08
68	832.91	766.96	638.56	576.10	447.69	1,252.83	1,155.66	964.78	867.61	676.73	1,433.30	1,322.24	1,100.12	992.54	770.44
69	878.26	811.22	677.12	606.74	472.66	1,310.69	1,210.12	1,008.99	908.42	707.30	1,491.69	1,377.73	1,146.43	1,032.45	801.15
70	918.41	850.50	708.20	637.06	494.78	1,364.68	1,257.95	1,047.76	944.27	734.08	1,545.76	1,426.11	1,186.82	1,070.39	831.10
71	1,034.63	956.25	796.35	714.82	558.07	1,501.77	1,385.77	1,153.76	1,037.76	808.88	1,696.16	1,564.48	1,304.26	1,172.58	912.36
72	1,141.77	1,053.72	877.58	789.53	613.40	1,627.64	1,500.10	1,251.09	1,126.59	874.55	1,834.13	1,691.41	1,409.00	1,269.31	986.90
73	1,228.61	1,135.23	945.54	852.16	662.46	1,730.56	1,596.32	1,330.76	1,196.52	930.95	1,946.53	1,797.69	1,497.10	1,348.26	1,047.68
74	1,316.82	1,215.30	1,012.29	910.78	707.75	1,832.83	1,691.83	1,409.87	1,268.88	986.90	2,058.41	1,900.50	1,581.86	1,423.96	1,108.15
75	1,383.13	1,277.78	1,064.37	959.00	745.59	1,909.90	1,761.32	1,469.57	1,320.99	1,029.24	2,142.23	1,977.43	1,647.86	1,483.08	1,153.51
76	1,539.54	1,423.30	1,185.65	1,066.83	829.18	2,094.91	1,934.76	1,611.87	1,451.70	1,128.82	2,327.39	2,149.15	1,790.09	1,611.87	1,252.81
77	1,676.06	1,547.89	1,289.09	1,160.92	902.12	2,257.76	2,082.76	1,735.22	1,562.68	1,215.15	2,486.98	2,294.73	1,912.68	1,720.43	1,338.39
78	1,807.79	1,668.18	1,391.33	1,251.72	974.88	2,413.53	2,228.97	1,857.48	1,670.55	1,301.41	2,643.06	2,439.57	2,032.58	1,829.07	1,422.09
79	1,906.22	1,760.10	1,465.62	1,319.52	1,025.04	2,528.88	2,333.31	1,944.43	1,751.11	1,362.23	2,753.67	2,540.12	2,117.52	1,906.22	1,481.36
80	1,984.78	1,831.44	1,526.91	1,373.59	1,069.06	2,619.39	2,417.08	2,014.59	1,812.28	1,409.79	2,838.74	2,619.39	2,182.83	1,965.61	1,529.05
81	2,044.57	1,888.70	1,572.89	1,414.98	1,101.23	2,698.73	2,489.56	2,075.33	1,868.21	1,451.91	2,924.31	2,698.73	2,249.64	2,024.06	1,574.94
82	2,198.36	2,030.21	1,691.83	1,521.63	1,185.32	2,899.71	2,676.19	2,231.18	2,007.64	1,562.65	3,143.74	2,901.76	2,417.80	2,175.80	1,691.83
83	2,374.72	2,192.22	1,827.19	1,644.67	1,279.64	3,131.43	2,891.51	2,409.59	2,167.60	1,687.74	3,393.93	3,133.49	2,610.56	2,350.12	1,827.19
84	2,575.70	2,378.83	1,980.99	1,784.12	1,386.28	3,398.03	3,137.60	2,614.66	2,352.16	1,831.28	3,683.07	3,400.08	2,834.09	2,549.03	1,983.04
85	2,807.42	2,592.10	2,159.40	1,944.08	1,511.38	3,703.58	3,418.54	2,850.49	2,565.45	1,995.35	4,015.30	3,705.64	3,088.38	2,778.71	2,161.46
86	3,061.71	2,825.88	2,354.22	2,118.39	1,648.78	4,037.85	3,728.20	3,106.83	2,795.11	2,175.80	4,376.22	4,039.90	3,365.23	3,028.91	2,356.27
87	3,336.52	3,080.18	2,567.50	2,309.11	1,796.43	4,400.84	4,062.46	3,385.73	3,047.36	2,370.63	4,769.96	4,402.88	3,668.73	3,301.65	2,567.50
88	3,635.91	3,357.03	2,797.17	2,518.28	1,958.43	4,796.61	4,427.49	3,689.24	3,322.16	2,581.85	5,198.56	4,798.67	3,998.89	3,599.00	2,799.22
89	3,964.03	3,658.47	3,049.42	2,743.86	2,134.79	5,229.33	4,827.37	4,021.45	3,619.51	2,815.62	5,666.12	5,231.36	4,359.82	3,923.01	3,051.45
90	4,320.86	3,988.63	3,324.21	2,992.00	2,327.56	5,698.93	5,262.13	4,384.42	3,945.58	3,069.92	6,176.76	5,700.99	4,751.50	4,275.73	3,326.26
91	4,710.49	4,347.51	3,623.60	3,260.63	2,536.74	6,213.67	5,733.79	4,778.16	4,300.35	3,344.72	6,732.49	6,215.72	5,180.11	4,661.27	3,625.66
92	5,132.93	4,739.19	3,949.67	3,553.89	2,764.37	6,771.45	6,250.57	5,208.82	4,687.94	3,646.17	7,339.51	6,773.51	5,645.61	5,081.68	3,951.72
93	5,596.39	5,165.75	4,304.44	3,873.80	3,012.49	7,380.51	6,812.47	5,678.43	5,110.38	3,974.28	7,999.84	7,384.62	6,154.19	5,538.97	4,308.55
94	6,098.82	5,629.21	4,692.03	4,222.42	3,285.25	8,044.95	7,427.69	6,189.05	5,569.74	4,333.15	8,719.64	8,049.06	6,707.89	6,037.31	4,696.14

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	593.45	548.48	449.57	404.62	314.70	899.16	836.22	692.36	620.42	485.55	1,213.87	1,123.95	935.12	845.21	656.38
25-29	581.11	539.60	448.28	406.77	315.46	896.56	830.15	689.02	622.61	481.49	1,212.02	1,112.40	929.77	838.44	647.52
30-34	587.44	541.07	448.33	401.94	316.92	896.63	827.07	687.93	618.36	479.23	1,213.55	1,113.06	927.55	834.79	649.29
35-39	579.78	536.84	450.95	400.83	314.94	894.72	823.15	687.14	615.57	479.58	1,202.51	1,109.46	923.35	837.46	644.20
40-44	579.56	533.46	441.26	401.75	309.54	882.51	816.65	678.36	612.49	474.19	1,192.06	1,099.85	915.45	823.24	638.84
45	554.56	517.18	429.93	386.33	299.09	853.64	785.10	654.26	591.95	461.09	1,152.74	1,059.28	884.80	797.57	616.86
46	550.14	507.35	421.78	378.99	293.41	837.45	776.32	641.83	580.71	452.34	1,143.08	1,051.38	880.23	788.55	617.39
47	541.28	499.17	414.97	372.88	288.68	823.94	763.79	631.48	571.34	445.04	1,136.67	1,046.45	872.05	787.85	613.44
48	538.31	496.91	414.09	372.67	289.87	810.43	751.27	627.04	561.97	437.75	1,129.86	1,041.13	869.58	780.85	609.30
49	525.75	485.31	404.42	363.98	283.10	791.52	733.74	612.41	548.86	427.53	1,115.05	1,028.39	855.06	768.40	600.86
50	520.64	475.37	396.14	356.53	277.31	775.31	718.71	599.88	537.63	418.78	1,097.88	1,018.66	848.87	763.99	594.21
51	522.70	478.20	400.36	361.44	278.03	784.04	722.88	606.10	544.94	422.60	1,095.43	1,012.02	845.21	761.80	589.42
52	522.46	478.91	402.73	359.20	282.99	789.13	729.26	609.53	549.67	424.50	1,088.46	1,006.82	838.11	751.04	587.76
53	519.82	477.38	397.81	360.68	281.13	790.33	731.98	609.99	546.33	429.65	1,076.77	991.89	827.46	742.60	578.17
54	520.56	478.91	400.83	359.20	281.10	801.68	739.20	614.27	551.80	432.07	1,072.36	989.08	822.50	739.20	577.82
55	518.90	478.20	396.82	356.12	279.80	803.79	737.67	615.57	554.52	432.43	1,058.17	976.77	813.97	732.58	569.78
56	548.77	503.86	419.05	379.15	294.34	848.08	783.24	653.52	588.68	458.96	1,097.53	1,017.71	848.08	763.28	593.67
57	570.06	526.58	439.62	396.14	309.19	879.24	811.61	676.33	608.71	473.43	1,125.62	1,038.66	864.75	777.79	603.88
58	588.83	542.10	453.30	406.58	317.79	906.62	836.52	696.32	626.22	486.02	1,144.95	1,056.15	878.57	794.46	616.86
59	602.44	557.47	463.07	418.12	323.69	926.13	854.20	714.82	642.90	499.03	1,155.42	1,065.50	890.17	800.25	624.92
60	616.01	568.28	472.85	425.13	329.70	945.69	876.28	728.79	655.05	511.89	1,166.94	1,080.17	897.98	806.87	629.01
61	648.64	602.00	500.26	449.38	351.88	996.27	919.96	767.34	686.79	538.42	1,225.20	1,127.69	941.16	847.89	657.12
62	679.98	626.41	523.39	469.81	366.78	1,034.41	956.11	795.39	717.08	556.35	1,269.31	1,170.40	976.71	877.80	684.11
63	704.51	648.46	540.38	488.35	380.27	1,068.76	988.70	824.59	740.53	576.42	1,308.92	1,208.86	1,008.72	908.64	704.51
64	733.78	678.85	565.06	506.18	396.33	1,114.41	1,028.07	855.43	769.10	600.37	1,361.61	1,255.67	1,047.70	941.74	733.78
65	753.52	696.43	578.45	521.37	403.41	1,141.69	1,054.16	879.11	791.58	616.52	1,392.86	1,286.31	1,069.39	962.84	749.71
66	825.96	759.59	634.23	571.53	442.48	1,235.26	1,143.08	951.33	855.46	667.41	1,482.31	1,368.00	1,143.08	1,028.77	800.16
67	888.69	820.87	685.25	613.88	478.25	1,324.10	1,220.61	1,017.17	917.24	713.81	1,566.81	1,445.46	1,206.33	1,084.99	845.85
68	950.91	878.02	732.27	659.38	513.63	1,409.00	1,301.41	1,086.25	975.19	760.03	1,648.46	1,523.52	1,270.18	1,141.77	888.43
69	1,005.64	928.53	774.34	697.24	543.05	1,481.65	1,367.66	1,139.72	1,025.75	797.81	1,716.29	1,585.56	1,320.74	1,186.66	925.18
70	1,050.98	970.15	808.45	727.61	565.92	1,545.76	1,426.11	1,186.82	1,070.39	831.10	1,775.37	1,636.31	1,364.68	1,228.85	953.97
71	1,178.84	1,087.92	906.08	815.15	633.31	1,705.56	1,573.89	1,310.53	1,181.98	918.63	1,937.57	1,787.07	1,489.23	1,341.88	1,044.03
72	1,293.61	1,193.39	996.02	895.81	698.42	1,852.34	1,709.62	1,424.18	1,281.46	996.02	2,086.17	1,925.23	1,606.39	1,445.43	1,123.55
73	1,389.12	1,284.07	1,068.11	963.04	747.09	1,975.71	1,821.03	1,517.53	1,365.77	1,062.27	2,209.17	2,036.98	1,698.47	1,529.20	1,187.77
74	1,486.01	1,370.40	1,141.99	1,029.20	800.81	2,095.06	1,934.33	1,610.07	1,449.33	1,127.90	2,329.09	2,151.45	1,790.54	1,612.88	1,254.77
75	1,558.72	1,439.85	1,199.43	1,080.56	840.15	2,185.46	2,017.96	1,680.28	1,512.80	1,175.13	2,417.78	2,234.07	1,861.27	1,674.88	1,302.08
76	1,699.69	1,567.94	1,307.06	1,177.91	914.43	2,360.96	2,180.15	1,815.93	1,635.11	1,270.89	2,590.85	2,391.96	1,991.57	1,792.68	1,394.89
77	1,848.60	1,705.64	1,422.19	1,279.23	995.78	2,546.14	2,351.42	1,959.52	1,762.33	1,372.89	2,767.97	2,556.00	2,129.59	1,917.61	1,491.20
78	1,987.61	1,836.18	1,528.57	1,377.13	1,069.53	2,714.05	2,505.82	2,086.99	1,878.76	1,459.95	2,924.63	2,699.84	2,247.90	2,023.11	1,573.52
79	2,077.05	1,917.46	1,598.25	1,438.65	1,119.45	2,809.87	2,594.08	2,162.48	1,944.43	1,512.83	2,998.70	2,769.41	2,306.34	2,077.05	1,613.99
80	2,125.32	1,961.35	1,635.52	1,471.55	1,145.72	2,874.94	2,653.47	2,210.51	1,991.16	1,548.21	3,068.74	2,832.36	2,361.71	2,125.32	1,652.55
81	2,190.16	2,022.01	1,685.69	1,515.47	1,179.15	2,963.27	2,733.61	2,278.34	2,050.71	1,595.45	3,162.20	2,918.17	2,432.14	2,190.16	1,702.09
82	2,354.22	2,173.76	1,810.77	1,630.32	1,267.33	3,184.76	2,938.67	2,450.60	2,204.51	1,716.45	3,400.08	3,137.60	2,614.66	2,354.22	1,831.28
83	2,542.88	2,348.07	1,956.39	1,759.52	1,369.88	3,439.04	3,174.50	2,645.43	2,380.89	1,851.79	3,670.78	3,389.83	2,823.84	2,540.83	1,976.88
84	2,758.21	2,546.99	2,122.49	1,909.21	1,486.76	3,732.29	3,445.21	2,871.00	2,583.90	2,009.70	3,982.48	3,676.93	3,063.76	2,758.21	2,145.04
85	3,006.35	2,776.66	2,313.20	2,081.48	1,620.07	4,066.57	3,754.85	3,129.40	2,815.62	2,190.16	4,341.37	4,007.10	3,340.61	3,006.35	2,337.82
86	3,277.05	3,024.80	2,520.32	2,270.14	1,763.61	4,433.64	4,093.23	3,410.34	3,069.92	2,387.03	4,733.05	4,368.02	3,640.02	3,277.05	2,549.03
87	3,572.35	3,297.55	2,747.95	2,473.16	1,923.57	4,833.54	4,460.31	3,717.95	3,344.72	2,602.35	5,159.60	4,761.76	3,968.14	3,572.35	2,778.71
88	3,894.31	3,594.90	2,996.09	2,696.68	2,097.88	5,268.29	4,862.24	4,052.21	3,646.17	2,836.13	5,623.06	5,190.36	4,324.95	3,892.25	3,026.85
89	4,244.97	3,918.92	3,264.74	2,938.67	2,284.49	5,742.00	5,299.05	4,417.24	3,974.28	3,092.47	6,129.58	5,657.92	4,714.59	4,242.93	3,299.59
90	4,626.41	4,271.64	3,560.04	3,203.21	2,491.61	6,258.78	5,776.86	4,813.03	4,333.15	3,369.32	6,681.22	6,166.50	5,139.09	4,624.36	3,596.95
91	5,042.71	4,655.12	3,879.94	3,492.37	2,715.15	6,820.67	6,297.74	5,247.78	4,722.79	3,672.82	7,282.08	6,722.24	5,600.50	5,040.66	3,920.96
92	5,497.96	5,073.46	4,228.57	3,806.13	2,959.18	7,435.89	6,863.74	5,719.44	5,147.29	4,002.99	7,938.32	7,327.20	6,104.98	5,495.92	4,273.69
93	5,992.18	5,530.77	4,610.00	4,148.59	3,227.83	8,104.42	7,481.00	6,234.17	5,610.75	4,363.91	8,651.95	7,985.48	6,654.57	5,990.13	4,659.21
94	6,531.53	6,029.09	5,024.24	4,521.82	3,516.97	8,834.48	8,153.64	6,796.07	6,115.23	4,757.65	9,431.23	8,705.28	7,253.37	6,529.48	5,077.57

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	629.41	584.46	485.55	431.59	341.68	980.09	908.15	755.29	683.37	530.50	1,294.79	1,195.89	998.07	899.16	701.35
25-29	622.61	572.80	481.49	431.67	340.36	979.57	896.56	747.13	672.42	523.00	1,286.72	1,187.10	987.88	888.26	689.02
30-34	626.09	579.72	479.23	432.86	332.37	973.93	904.36	749.77	672.48	525.62	1,290.84	1,190.36	989.40	888.91	695.66
35-39	622.73	572.62	479.58	429.46	336.41	973.45	894.72	751.57	672.83	529.68	1,281.24	1,181.03	987.77	887.57	694.30
40-44	619.08	566.40	474.19	428.09	329.30	961.54	889.10	737.62	665.18	513.71	1,271.09	1,172.30	974.72	875.94	684.95
45	591.95	548.32	454.87	411.24	317.79	928.42	859.88	716.56	641.80	504.72	1,227.50	1,127.82	940.89	847.42	660.49
46	586.81	537.91	452.34	403.44	317.86	910.79	843.55	702.96	629.61	495.12	1,210.31	1,118.62	935.25	837.45	654.06
47	577.35	535.26	445.04	402.95	312.73	896.10	829.94	691.63	619.45	487.15	1,202.82	1,112.60	926.18	835.96	649.52
48	573.81	526.49	437.75	396.34	307.61	887.33	816.34	680.28	615.22	479.15	1,194.94	1,106.21	922.81	828.17	644.80
49	560.41	514.20	433.32	387.08	306.20	866.63	797.30	664.41	600.86	467.98	1,178.60	1,086.17	907.06	814.63	635.52
50	548.94	509.33	424.44	379.17	299.93	848.87	780.96	650.80	588.55	458.39	1,165.79	1,075.24	894.15	809.26	628.18
51	550.50	506.01	422.60	383.69	294.72	861.89	795.17	661.70	594.98	461.53	1,156.61	1,067.64	889.70	800.73	622.79
52	549.67	506.14	424.50	380.95	299.33	865.32	800.02	663.96	598.65	462.59	1,148.33	1,061.24	881.66	794.57	614.98
53	546.33	503.91	419.03	376.61	291.73	869.90	800.95	668.34	599.37	466.78	1,129.81	1,044.93	869.90	785.02	609.99
54	546.60	504.95	421.65	380.01	296.72	874.55	806.87	671.53	603.86	468.50	1,124.42	1,035.93	864.13	775.64	603.86
55	544.34	498.55	417.17	376.47	289.98	880.11	808.88	676.62	610.48	473.13	1,109.05	1,027.65	854.67	768.20	600.31
56	573.71	528.81	439.00	394.12	309.30	927.90	858.07	713.39	643.55	498.87	1,162.37	1,072.58	892.98	803.19	623.59
57	594.21	545.91	458.94	410.64	323.68	961.37	888.91	739.14	666.68	516.91	1,193.26	1,101.47	917.89	826.10	642.52
58	612.20	565.47	471.99	425.27	331.80	990.74	915.96	761.73	686.97	532.74	1,219.73	1,126.26	939.33	845.85	658.92
59	624.92	579.95	481.05	431.59	337.19	1,011.55	935.12	777.77	701.35	543.99	1,236.35	1,141.93	953.10	858.70	665.39
60	637.69	589.97	490.20	442.48	342.70	1,036.80	954.37	798.20	715.77	559.60	1,258.03	1,158.27	967.39	871.95	676.73
61	682.56	627.43	525.70	470.59	368.84	1,081.07	996.27	830.94	750.39	580.81	1,318.48	1,216.73	1,013.22	911.49	707.98
62	717.08	659.38	552.23	494.54	387.38	1,116.82	1,030.29	861.32	774.77	601.68	1,368.22	1,265.19	1,055.01	947.86	737.69
63	748.53	692.50	576.42	516.36	404.29	1,152.82	1,060.75	884.63	796.56	620.43	1,417.01	1,304.92	1,088.78	980.69	760.53
64	784.79	725.93	604.29	545.43	423.79	1,192.88	1,098.72	918.20	824.03	643.53	1,471.49	1,357.69	1,130.10	1,020.24	792.64
65	810.60	749.71	624.13	563.24	437.64	1,217.80	1,122.67	936.20	844.86	654.58	1,507.04	1,392.86	1,160.73	1,042.75	814.41
66	888.66	818.58	682.17	615.79	479.36	1,323.76	1,220.50	1,017.71	914.46	711.66	1,607.68	1,482.31	1,235.26	1,113.58	866.52
67	956.50	885.12	735.22	663.84	513.94	1,416.91	1,309.84	1,092.13	981.48	763.77	1,695.29	1,566.81	1,306.27	1,174.21	913.67
68	1,027.25	947.43	787.79	711.44	551.80	1,513.12	1,395.11	1,162.60	1,048.08	815.55	1,787.28	1,648.46	1,374.30	1,238.94	961.30
69	1,082.74	998.94	834.68	750.88	583.27	1,592.26	1,468.23	1,223.52	1,102.86	858.15	1,860.43	1,716.29	1,431.35	1,287.21	1,002.29
70	1,131.83	1,047.76	873.12	785.81	611.19	1,658.95	1,532.84	1,277.35	1,148.01	895.77	1,920.89	1,775.37	1,477.85	1,329.10	1,034.82
71	1,266.64	1,169.44	975.05	877.86	683.48	1,834.11	1,693.02	1,410.85	1,269.77	987.59	2,097.47	1,934.44	1,611.51	1,451.61	1,128.69
72	1,390.78	1,284.49	1,071.94	962.62	750.04	1,995.07	1,843.24	1,536.53	1,381.66	1,074.97	2,256.22	2,083.14	1,733.92	1,560.83	1,214.66
73	1,494.17	1,380.37	1,149.81	1,036.01	805.45	2,130.38	1,964.03	1,637.18	1,473.76	1,146.91	2,384.27	2,200.42	1,835.63	1,651.76	1,284.07
74	1,595.97	1,474.72	1,229.40	1,105.34	860.03	2,261.42	2,086.60	1,739.77	1,564.96	1,218.12	2,512.37	2,320.64	1,934.33	1,739.77	1,353.48
75	1,674.88	1,547.91	1,288.58	1,158.91	902.27	2,361.04	2,180.05	1,815.36	1,634.35	1,269.67	2,609.58	2,406.97	2,007.15	1,807.25	1,404.75
76	1,826.26	1,686.78	1,405.20	1,265.72	984.17	2,549.54	2,355.80	1,963.17	1,766.85	1,374.22	2,794.93	2,577.94	2,149.15	1,934.76	1,503.37
77	1,986.63	1,833.81	1,528.18	1,375.36	1,069.72	2,750.72	2,538.74	2,114.80	1,902.83	1,481.34	2,984.87	2,755.65	2,297.19	2,067.97	1,607.05
78	2,136.68	1,973.42	1,644.51	1,478.88	1,152.34	2,931.74	2,704.58	2,254.99	2,027.84	1,578.26	3,151.78	2,910.44	2,425.36	2,181.65	1,698.94
79	2,232.16	2,061.32	1,717.40	1,546.55	1,202.63	3,034.66	2,800.88	2,333.31	2,101.78	1,634.23	3,234.72	2,985.20	2,488.42	2,238.91	1,742.12
80	2,285.04	2,108.29	1,756.91	1,582.29	1,230.90	3,104.94	2,866.42	2,389.40	2,148.75	1,671.72	3,309.37	3,055.96	2,544.86	2,291.44	1,782.46
81	2,354.22	2,173.76	1,810.77	1,630.32	1,267.33	3,199.12	2,953.02	2,460.85	2,214.77	1,722.60	3,410.34	3,147.85	2,622.86	2,360.38	1,835.39
82	2,530.58	2,335.76	1,946.13	1,751.30	1,361.68	3,439.04	3,174.50	2,645.43	2,380.89	1,851.79	3,666.67	3,383.68	2,819.73	2,538.78	1,974.84
83	2,733.61	2,522.38	2,101.98	1,892.81	1,472.42	3,713.84	3,428.79	2,856.64	2,571.59	1,999.44	3,959.92	3,654.37	3,045.31	2,741.81	2,132.75
84	2,965.33	2,737.70	2,280.40	2,052.77	1,595.45	4,029.65	3,720.00	3,100.69	2,791.02	2,169.66	4,296.24	3,966.08	3,303.70	2,973.53	2,313.20
85	3,231.92	2,983.78	2,485.47	2,237.33	1,739.01	4,392.62	4,054.26	3,379.57	3,041.22	2,366.52	4,681.78	4,322.91	3,601.06	3,242.18	2,520.32
86	3,523.13	3,252.43	2,708.99	2,438.30	1,896.92	4,788.41	4,419.29	3,683.07	3,313.96	2,577.75	5,104.22	4,710.49	3,925.07	3,533.39	2,747.95
87	3,838.94	3,543.64	2,953.02	2,657.72	2,067.11	5,219.07	4,817.12	4,015.30	3,613.37	2,811.53	5,563.59	5,134.98	4,279.84	3,851.23	2,996.09
88	4,185.50	3,863.54	3,219.61	2,897.66	2,253.73	5,688.68	5,251.87	4,376.22	3,939.41	3,063.76	6,063.96	5,596.39	4,665.38	4,197.81	3,266.79
89	4,562.83	4,212.17	3,508.77	3,158.10	2,456.76	6,201.36	5,723.53	4,769.96	4,292.15	3,338.56	6,609.46	6,100.87	5,083.71	4,575.14	3,557.99
90	4,972.99	4,589.49	3,824.58	3,443.15	2,678.23	6,759.15	6,238.27	5,198.56	4,679.72	3,640.02	7,204.15	6,650.46	5,541.03	4,987.33	3,877.90
91	5,420.03	5,003.73	4,169.10	3,752.80	2,918.17	7,368.22	6,800.16	5,668.17	5,100.13	3,968.14	7,852.19	7,249.28	6,041.40	5,436.45	4,228.57
92	5,908.11	5,452.85	4,544.38	4,091.17	3,180.65	8,030.59	7,413.33	6,176.76	5,559.48	4,322.91	8,559.68	7,901.41	6,584.84	5,926.56	4,610.00
93	6,439.24	5,945.02	4,954.52	4,458.25	3,467.75	8,752.44	8,079.80	6,732.49	6,059.85	4,712.54	9,330.75	8,612.99	7,177.50	6,459.75	5,024.24
94	7,019.59	6,480.26	5,399.52	4,860.19	3,779.47	9,539.91	8,807.82	7,339.51	6,605.35	5,137.04	10,169.50	9,388.17	7,823.46	7,040.10	5,477.45

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	701.35	647.39	539.49	485.55	377.65	1,087.99	1,007.06	836.22	755.29	584.46	1,438.65	1,330.76	1,105.97	998.07	773.28
25-29	697.32	639.20	531.29	481.49	373.56	1,079.19	996.17	830.15	747.13	581.11	1,427.85	1,319.93	1,095.79	987.88	763.74
30-34	695.66	641.56	533.34	479.23	371.02	1,082.14	1,004.85	834.79	749.77	587.44	1,429.98	1,321.76	1,097.61	989.40	765.23
35-39	694.30	637.04	529.68	479.58	372.20	1,080.83	994.93	830.31	744.40	579.78	1,424.40	1,317.02	1,095.15	987.77	765.89
40-44	684.95	632.25	526.88	474.19	368.82	1,066.93	987.90	823.24	737.62	579.56	1,409.39	1,304.02	1,086.68	974.72	763.98
45	660.49	610.64	504.72	454.87	355.17	1,028.12	953.34	791.34	710.34	554.56	1,358.36	1,252.43	1,046.81	940.89	735.25
46	647.94	599.04	501.24	452.34	348.42	1,014.71	935.25	776.32	702.96	544.03	1,344.80	1,240.88	1,033.05	929.13	721.30
47	643.50	589.39	493.15	445.04	342.80	998.34	920.16	769.81	691.63	541.28	1,335.13	1,232.89	1,028.41	926.18	721.70
48	632.96	585.64	485.08	437.75	337.19	981.97	905.07	757.18	680.28	532.40	1,325.08	1,224.52	1,023.38	916.91	715.77
49	618.19	571.98	479.53	427.53	335.10	959.06	883.96	739.52	664.41	519.98	1,305.71	1,207.50	1,005.29	907.06	704.85
50	611.19	565.92	469.72	424.44	328.23	939.42	871.51	724.38	650.80	509.33	1,295.95	1,194.09	996.02	894.15	696.08
51	611.67	567.17	472.66	422.60	333.63	950.86	878.57	734.00	661.70	511.57	1,284.49	1,189.96	989.79	889.70	695.07
52	609.53	560.55	468.04	424.50	326.54	957.84	887.09	740.15	663.96	517.02	1,273.50	1,175.54	979.62	881.66	685.72
53	604.68	556.95	466.78	419.03	328.86	965.38	891.12	742.60	668.34	519.82	1,257.11	1,161.63	965.38	869.90	673.63
54	603.86	557.01	463.30	416.46	322.75	973.45	895.37	749.62	671.53	525.78	1,249.35	1,150.45	957.84	864.13	671.53
55	600.31	554.52	462.96	417.17	325.59	976.77	900.46	747.85	676.62	523.99	1,231.14	1,139.56	946.25	854.67	661.36
56	633.56	588.68	488.90	439.00	344.22	1,027.68	947.86	793.21	713.39	553.76	1,287.10	1,187.32	992.76	892.98	693.43
57	657.01	608.71	507.26	454.11	357.49	1,067.65	985.53	821.27	739.14	574.88	1,323.69	1,222.24	1,019.34	917.89	714.98
58	677.63	626.22	523.41	471.99	364.52	1,102.89	1,014.09	845.85	761.73	593.51	1,355.25	1,252.43	1,042.14	939.33	729.03
59	692.36	642.90	535.00	481.05	373.15	1,123.95	1,038.53	867.69	777.77	606.93	1,375.71	1,267.81	1,056.51	953.10	741.81
60	711.44	655.05	546.60	490.20	381.74	1,149.58	1,062.82	884.96	793.86	620.34	1,396.85	1,288.40	1,071.49	967.39	750.48
61	754.62	695.26	580.81	521.45	406.99	1,199.77	1,106.51	924.21	830.94	648.64	1,462.61	1,352.39	1,127.69	1,013.22	788.55
62	795.39	733.56	609.93	552.23	428.61	1,240.46	1,145.67	956.11	857.20	667.63	1,520.70	1,405.32	1,170.40	1,050.89	820.11
63	832.60	768.54	640.45	576.42	448.33	1,276.91	1,180.83	980.69	884.63	688.49	1,573.11	1,449.03	1,208.86	1,088.78	844.60
64	871.12	804.41	670.99	604.29	470.87	1,322.38	1,220.34	1,016.30	914.28	710.24	1,632.36	1,506.80	1,255.67	1,130.10	878.97
65	901.94	833.43	692.62	624.13	483.32	1,351.01	1,248.25	1,038.94	936.20	726.88	1,674.48	1,545.10	1,286.31	1,160.73	901.94
66	984.51	910.78	759.59	682.17	530.97	1,467.57	1,353.25	1,128.33	1,017.71	789.08	1,784.67	1,648.24	1,371.69	1,235.26	958.71
67	1,063.58	981.48	817.30	735.22	571.04	1,573.95	1,452.59	1,209.90	1,088.56	845.85	1,884.45	1,738.11	1,449.03	1,302.69	1,013.60
68	1,138.31	1,051.54	874.55	787.79	610.80	1,679.70	1,551.29	1,291.00	1,162.60	902.31	1,985.10	1,832.39	1,526.99	1,374.30	1,068.90
69	1,203.41	1,109.56	925.18	831.33	646.96	1,766.57	1,629.14	1,357.62	1,223.52	952.00	2,064.92	1,904.01	1,588.91	1,428.00	1,112.90
70	1,257.95	1,160.94	966.91	869.90	675.86	1,843.28	1,700.98	1,416.41	1,274.13	992.78	2,134.33	1,969.39	1,639.55	1,477.85	1,148.01
71	1,407.72	1,297.99	1,081.65	975.05	758.73	2,037.90	1,881.13	1,567.61	1,410.85	1,097.33	2,326.34	2,147.63	1,790.22	1,611.51	1,254.09
72	1,545.65	1,427.21	1,187.32	1,068.90	832.04	2,216.74	2,046.68	1,703.56	1,533.50	1,193.39	2,505.22	2,310.88	1,925.23	1,733.92	1,348.26
73	1,660.53	1,532.13	1,275.31	1,149.81	893.00	2,363.84	2,182.91	1,818.12	1,637.18	1,272.39	2,646.93	2,442.63	2,036.98	1,832.71	1,427.06
74	1,773.61	1,635.44	1,364.76	1,226.59	955.88	2,509.56	2,317.81	1,931.52	1,736.96	1,353.48	2,791.53	2,574.42	2,145.81	1,931.52	1,502.91
75	1,858.57	1,718.11	1,431.75	1,288.58	1,002.23	2,620.38	2,417.78	2,015.26	1,815.36	1,410.13	2,895.92	2,674.40	2,228.67	2,004.45	1,561.42
76	2,027.74	1,870.17	1,560.20	1,402.63	1,092.65	2,831.09	2,614.11	2,177.56	1,960.57	1,524.04	3,102.31	2,862.09	2,386.80	2,146.57	1,671.28
77	2,206.00	2,035.92	1,695.78	1,525.71	1,188.03	3,053.89	2,817.27	2,348.95	2,114.80	1,644.02	3,315.16	3,058.82	2,548.60	2,294.73	1,784.52
78	2,370.95	2,188.74	1,824.35	1,642.14	1,277.75	3,253.54	3,002.71	2,503.45	2,252.64	1,753.36	3,499.62	3,229.87	2,692.75	2,422.99	1,885.87
79	2,477.19	2,288.36	1,906.22	1,715.15	1,335.26	3,369.60	3,108.84	2,591.83	2,333.31	1,814.06	3,589.89	3,315.65	2,762.66	2,486.18	1,933.19
80	2,536.34	2,340.42	1,950.70	1,754.78	1,365.07	3,447.80	3,181.60	2,651.33	2,387.27	1,857.01	3,673.53	3,392.43	2,825.96	2,542.73	1,978.38
81	2,612.61	2,411.63	2,009.70	1,808.74	1,406.78	3,551.84	3,279.08	2,731.55	2,458.81	1,911.26	3,785.62	3,494.42	2,912.02	2,620.81	2,038.41
82	2,807.42	2,592.10	2,159.40	1,944.08	1,511.38	3,818.43	3,525.17	2,936.62	2,643.37	2,054.82	4,070.66	3,756.91	3,131.43	2,817.68	2,192.22
83	3,033.00	2,799.22	2,333.71	2,099.93	1,634.42	4,123.99	3,806.13	3,172.45	2,854.59	2,220.93	4,394.68	4,056.32	3,381.63	3,043.25	2,366.52
84	3,291.39	3,037.11	2,530.58	2,278.34	1,771.81	4,474.65	4,130.14	3,441.10	3,096.58	2,409.59	4,767.90	4,402.88	3,668.73	3,301.65	2,567.50
85	3,586.69	3,311.90	2,758.21	2,483.41	1,931.77	4,876.59	4,501.31	3,750.76	3,375.48	2,624.92	5,198.56	4,798.67	3,998.89	3,599.00	2,799.22
86	3,908.67	3,609.26	3,008.40	2,706.94	2,106.08	5,315.45	4,907.35	4,089.12	3,678.98	2,862.80	5,666.12	5,229.33	4,357.77	3,923.01	3,051.45
87	4,261.39	3,933.27	3,279.08	2,950.98	2,294.74	5,793.26	5,348.27	4,456.20	4,011.19	3,119.14	6,176.76	5,700.99	4,751.50	4,275.73	3,326.26
88	4,644.87	4,288.04	3,572.35	3,215.52	2,499.81	6,316.19	5,830.18	4,858.14	4,372.13	3,400.08	6,732.49	6,213.67	5,178.06	4,661.27	3,625.66
89	5,063.20	4,673.58	3,894.31	3,504.68	2,725.41	6,884.25	6,353.12	5,294.94	4,765.86	3,705.64	7,337.46	6,773.51	5,643.57	5,079.62	3,949.67
90	5,518.47	5,093.97	4,244.97	3,820.47	2,971.49	7,503.56	6,925.27	5,770.71	5,194.46	4,039.90	7,997.79	7,382.57	6,152.14	5,536.92	4,306.50
91	6,014.74	5,553.34	4,626.41	4,165.01	3,238.08	8,178.24	7,548.67	6,291.59	5,662.02	4,404.93	8,717.59	8,047.00	6,705.84	6,035.25	4,694.09
92	6,556.13	6,051.65	5,044.75	4,540.27	3,531.33	8,914.45	8,229.51	6,857.58	6,170.60	4,800.72	9,503.00	8,770.90	7,308.75	6,578.69	5,116.53
93	7,146.74	6,597.15	5,497.96	4,948.37	3,849.20	9,716.27	8,969.82	7,474.85	6,726.34	5,233.42	10,358.15	9,560.42	7,967.02	7,171.35	5,577.94
94	7,790.66	7,191.86	5,992.18	5,393.38	4,193.72	10,591.94	9,775.74	8,147.49	7,333.35	5,703.04	11,289.18	10,421.73	8,684.77	7,815.26	6,080.36

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	746.30	692.36	575.47	521.51	404.62	1,168.90	1,079.00	899.16	809.24	629.41	1,537.56	1,420.67	1,186.90	1,069.99	827.22
25-29	747.13	689.02	572.80	514.69	398.48	1,162.20	1,070.89	888.26	805.25	622.61	1,527.47	1,411.24	1,178.81	1,062.58	821.84
30-34	742.05	687.93	571.99	517.88	401.94	1,159.44	1,074.42	896.63	803.87	626.09	1,530.47	1,414.53	1,174.90	1,058.96	819.34
35-39	737.24	687.14	572.62	515.36	400.83	1,159.56	1,066.52	887.57	801.68	622.73	1,524.61	1,410.09	1,173.88	1,052.20	823.15
40-44	731.03	678.36	566.40	507.12	395.16	1,145.96	1,053.75	882.51	790.32	619.08	1,508.19	1,389.64	1,159.12	1,047.16	810.07
45	704.11	648.02	542.10	486.02	380.08	1,102.89	1,015.66	847.42	766.41	591.95	1,451.83	1,345.89	1,121.58	1,009.43	785.10
46	696.84	641.83	531.81	482.91	372.88	1,081.95	1,002.48	831.33	751.86	580.71	1,442.60	1,332.57	1,106.40	996.36	776.32
47	685.61	631.48	529.24	475.12	372.88	1,064.49	986.32	817.92	739.74	571.34	1,431.35	1,323.11	1,100.58	992.33	769.81
48	680.28	627.04	520.56	467.33	366.77	1,052.96	970.15	810.43	727.61	567.88	1,419.72	1,313.25	1,094.37	981.97	769.02
49	664.41	612.41	508.41	462.20	358.20	1,028.39	947.51	791.52	710.64	554.64	1,398.16	1,294.16	1,074.62	970.63	751.07
50	650.80	605.54	503.67	452.73	350.87	1,007.33	928.11	775.31	696.08	543.28	1,386.50	1,278.98	1,063.92	956.41	747.01
51	656.14	606.10	506.01	450.41	355.88	1,017.58	939.74	784.04	706.20	550.50	1,379.02	1,273.37	1,056.51	950.86	739.55
52	653.08	604.10	500.69	451.71	348.31	1,028.60	946.96	789.13	712.94	555.12	1,360.57	1,257.16	1,050.35	941.52	734.70
53	647.12	599.37	498.60	450.87	350.08	1,029.02	949.45	790.33	710.76	551.64	1,341.97	1,241.20	1,034.33	928.25	726.69
54	645.51	598.65	499.74	447.69	348.79	1,041.13	957.84	801.68	718.38	562.21	1,332.65	1,233.74	1,025.51	921.41	718.38
55	646.09	595.22	493.47	447.69	345.94	1,042.91	961.51	803.79	722.41	564.69	1,317.63	1,215.87	1,012.39	910.63	707.14
56	678.47	628.59	523.82	468.94	369.17	1,102.51	1,017.71	848.08	763.28	593.67	1,376.89	1,272.14	1,057.62	952.85	738.33
57	705.33	652.19	541.07	487.94	376.81	1,140.11	1,053.16	879.24	792.29	613.55	1,415.49	1,309.20	1,091.81	980.69	763.30
58	729.03	672.95	560.79	504.72	392.55	1,177.67	1,088.87	906.62	817.82	635.57	1,448.72	1,336.55	1,116.90	1,004.75	780.44
59	741.81	687.85	570.96	512.52	400.12	1,204.88	1,110.46	926.13	831.73	647.39	1,470.13	1,357.73	1,132.94	1,020.54	791.26
60	759.16	702.77	585.64	524.91	412.11	1,227.66	1,136.57	945.69	850.26	663.73	1,492.29	1,379.50	1,149.58	1,032.45	806.87
61	809.73	746.14	623.20	559.60	436.66	1,284.56	1,182.80	987.80	890.28	691.03	1,568.59	1,445.65	1,204.01	1,085.30	843.66
62	848.95	787.14	655.26	589.32	457.44	1,327.01	1,223.98	1,022.04	919.02	717.08	1,627.86	1,500.10	1,252.83	1,125.07	877.80
63	888.62	820.59	684.49	616.44	480.34	1,364.96	1,260.89	1,052.74	944.67	736.52	1,681.18	1,553.09	1,292.91	1,164.82	904.64
64	933.91	863.26	718.08	647.45	502.27	1,416.55	1,306.68	1,090.86	980.99	765.18	1,746.17	1,612.75	1,345.92	1,208.57	941.74
65	966.63	890.52	742.09	669.79	521.37	1,446.14	1,335.78	1,111.25	1,000.88	776.35	1,792.46	1,651.65	1,377.65	1,240.65	962.84
66	1,054.59	973.45	811.22	730.09	567.85	1,570.80	1,449.13	1,209.44	1,087.77	848.08	1,910.05	1,762.55	1,467.57	1,320.07	1,028.77
67	1,138.52	1,049.29	874.42	788.75	613.88	1,684.58	1,556.09	1,295.55	1,167.07	906.54	2,016.51	1,859.47	1,548.95	1,395.49	1,084.99
68	1,218.12	1,124.42	937.02	843.31	655.91	1,797.69	1,658.87	1,381.24	1,242.42	968.26	2,123.92	1,960.80	1,634.57	1,471.47	1,145.25
69	1,287.21	1,186.66	988.87	891.67	693.89	1,890.60	1,743.10	1,454.82	1,307.32	1,019.05	2,209.05	2,038.09	1,699.53	1,528.57	1,190.01
70	1,345.28	1,241.79	1,034.82	931.35	724.38	1,969.39	1,820.63	1,516.66	1,364.68	1,060.69	2,283.07	2,108.45	1,755.96	1,581.34	1,228.85
71	1,504.90	1,388.90	1,156.89	1,044.03	808.88	2,178.98	2,012.81	1,677.34	1,508.05	1,175.71	2,489.37	2,298.13	1,915.62	1,724.38	1,341.88
72	1,651.92	1,527.43	1,272.34	1,144.80	889.73	2,371.61	2,189.41	1,825.01	1,642.82	1,278.43	2,678.31	2,474.85	2,061.87	1,855.38	1,442.40
73	1,774.34	1,640.10	1,365.77	1,228.61	957.21	2,530.18	2,334.66	1,946.53	1,750.99	1,362.86	2,833.70	2,614.82	2,179.99	1,961.11	1,526.28
74	1,897.67	1,751.05	1,457.80	1,313.99	1,020.74	2,684.39	2,478.55	2,064.05	1,858.21	1,443.71	2,986.09	2,754.87	2,298.08	2,066.86	1,610.07
75	1,990.94	1,836.97	1,531.70	1,377.73	1,072.46	2,804.07	2,587.96	2,155.74	1,942.33	1,510.10	3,098.52	2,860.81	2,382.66	2,144.93	1,666.77
76	2,169.81	2,001.91	1,668.69	1,500.79	1,167.57	3,029.98	2,797.52	2,329.96	2,097.48	1,629.94	3,319.30	3,063.57	2,552.11	2,296.39	1,787.52
77	2,358.81	2,178.88	1,814.09	1,634.16	1,269.37	3,265.86	3,014.45	2,511.63	2,262.69	1,757.40	3,546.85	3,273.25	2,728.53	2,454.94	1,910.22
78	2,536.58	2,342.54	1,952.12	1,755.73	1,367.66	3,480.69	3,213.31	2,678.54	2,408.80	1,874.04	3,745.71	3,457.02	2,882.05	2,593.36	2,018.37
79	2,650.28	2,447.96	2,038.85	1,834.29	1,427.42	3,605.62	3,326.90	2,771.65	2,495.17	1,939.94	3,841.66	3,547.18	2,955.99	2,659.27	2,070.32
80	2,713.10	2,504.39	2,086.99	1,878.29	1,460.90	3,688.45	3,405.22	2,836.61	2,553.37	1,984.78	3,931.21	3,628.82	3,024.01	2,721.61	2,116.81
81	2,795.11	2,579.79	2,149.15	1,935.88	1,505.22	3,799.98	3,506.72	2,922.27	2,631.06	2,046.61	4,050.16	3,740.51	3,117.09	2,805.37	2,181.96
82	3,004.29	2,772.57	2,311.16	2,079.42	1,618.01	4,085.03	3,771.25	3,141.69	2,827.93	2,198.36	4,355.71	4,019.39	3,350.86	3,014.55	2,346.02
83	3,244.23	2,996.09	2,495.72	2,245.53	1,747.21	4,411.09	4,072.72	3,393.93	3,053.51	2,376.78	4,704.34	4,341.37	3,617.46	3,256.54	2,532.63
84	3,521.08	3,250.38	2,708.99	2,438.30	1,896.92	4,786.37	4,419.29	3,683.07	3,313.96	2,577.75	5,102.17	4,710.49	3,925.07	3,533.39	2,747.95
85	3,836.89	3,541.59	2,950.98	2,655.68	2,065.08	5,217.02	4,817.12	4,013.25	3,611.31	2,809.48	5,561.54	5,134.98	4,277.79	3,851.23	2,994.04
86	4,183.46	3,861.49	3,217.58	2,895.60	2,251.69	5,686.63	5,249.83	4,374.17	3,937.38	3,061.71	6,063.96	5,596.39	4,663.32	4,197.81	3,264.74
87	4,558.74	4,208.06	3,506.72	3,156.05	2,454.70	6,199.30	5,721.50	4,767.90	4,292.15	3,338.56	6,609.46	6,100.87	5,083.71	4,575.14	3,557.99
88	4,968.88	4,587.45	3,822.53	3,441.10	2,676.19	6,757.11	6,236.21	5,198.56	4,677.68	3,640.02	7,204.15	6,648.42	5,541.03	4,987.33	3,877.90
89	5,415.94	4,999.64	4,167.04	3,750.76	2,916.11	7,364.11	6,798.11	5,666.12	5,098.08	3,966.08	7,852.19	7,247.22	6,039.34	5,436.45	4,228.57
90	5,904.00	5,450.79	4,542.33	4,087.07	3,180.65	8,028.55	7,411.27	6,174.70	5,557.43	4,322.91	8,557.63	7,899.35	6,582.79	5,924.51	4,607.96
91	6,435.13	5,940.91	4,950.42	4,456.20	3,465.70	8,750.39	8,077.77	6,730.44	6,057.81	4,710.49	9,328.70	8,610.95	7,175.44	6,457.70	5,022.20
92	7,015.48	6,476.15	5,395.43	4,856.08	3,777.42	9,537.88	8,803.71	7,337.46	6,603.29	5,137.04	10,167.44	9,386.12	7,821.43	7,040.10	5,475.41
93	7,647.11	7,058.56	5,881.44	5,292.89	4,117.83	10,397.11	9,597.35	7,997.79	7,198.01	5,598.45	11,084.11	10,231.01	8,524.81	7,673.78	5,967.58
94	8,334.11	7,694.28	6,410.53	5,770.71	4,486.96	11,332.25	10,460.69	8,717.59	7,846.03	6,102.92	12,080.76	11,151.78	9,293.83	8,362.81	6,504.86

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	836.22	773.28	647.39	575.47	449.57	1,303.78	1,204.88	1,007.06	908.15	701.35	1,726.39	1,591.52	1,330.76	1,195.89	935.12
25-29	830.15	763.74	639.20	572.80	448.28	1,295.03	1,195.41	996.17	896.56	697.32	1,710.10	1,585.58	1,319.93	1,187.10	921.46
30-34	834.79	765.23	641.56	579.72	448.33	1,298.57	1,198.08	997.12	896.63	695.66	1,715.97	1,584.57	1,321.76	1,190.36	927.55
35-39	830.31	765.89	637.04	572.62	443.77	1,295.55	1,195.35	994.93	894.72	694.30	1,710.71	1,574.71	1,317.02	1,181.03	923.35
40-44	823.24	757.39	632.25	566.40	441.26	1,277.67	1,185.47	987.90	889.10	691.52	1,692.59	1,560.87	1,297.43	1,172.30	908.86
45	791.34	729.03	604.41	548.32	423.71	1,233.74	1,140.27	953.34	853.64	666.71	1,632.52	1,501.68	1,252.43	1,127.82	878.57
46	776.32	715.19	599.04	537.91	421.78	1,210.31	1,118.62	935.25	837.45	654.06	1,613.75	1,491.50	1,240.88	1,118.62	868.00
47	769.81	709.67	589.39	529.24	414.97	1,196.80	1,100.58	920.16	823.94	643.50	1,605.77	1,479.46	1,232.89	1,112.60	866.03
48	757.18	698.03	585.64	526.49	408.18	1,177.19	1,082.54	905.07	816.34	632.96	1,591.28	1,467.05	1,224.52	1,100.28	857.75
49	745.30	687.52	571.98	514.20	398.65	1,149.72	1,063.06	883.96	797.30	618.19	1,571.48	1,450.16	1,207.50	1,086.17	843.51
50	730.04	673.44	560.25	503.67	390.48	1,126.18	1,041.28	865.86	780.96	605.54	1,550.61	1,431.78	1,194.09	1,075.24	837.56
51	734.00	678.39	561.63	506.01	394.79	1,139.92	1,050.95	878.57	789.61	617.23	1,540.28	1,423.52	1,184.40	1,067.64	828.52
52	729.26	674.85	560.55	506.14	391.84	1,148.33	1,061.24	887.09	794.57	620.42	1,529.28	1,409.55	1,175.54	1,055.80	821.79
53	726.69	668.34	556.95	503.91	392.52	1,151.03	1,066.15	885.81	800.95	620.59	1,506.40	1,389.72	1,156.32	1,044.93	811.55
54	723.59	666.32	557.01	499.74	390.42	1,166.07	1,072.36	895.37	806.87	624.68	1,494.02	1,379.50	1,150.45	1,035.93	806.87
55	722.41	666.44	554.52	498.55	386.64	1,170.08	1,078.52	900.46	808.88	630.83	1,475.33	1,363.41	1,134.47	1,022.56	793.63
56	763.28	703.42	583.68	528.81	409.08	1,232.23	1,137.44	947.86	853.07	663.51	1,541.53	1,426.79	1,187.32	1,067.59	833.12
57	787.46	729.49	608.71	545.91	425.13	1,280.21	1,183.59	985.53	884.07	690.84	1,584.57	1,463.79	1,222.24	1,096.65	855.10
58	813.15	752.40	626.22	565.47	439.29	1,317.86	1,219.73	1,014.09	915.96	710.34	1,626.29	1,500.12	1,247.76	1,126.26	873.90
59	831.73	768.78	638.40	575.47	445.09	1,348.74	1,245.34	1,038.53	935.12	728.32	1,649.96	1,519.58	1,267.81	1,141.93	885.67
60	850.26	785.18	655.05	589.97	459.83	1,375.17	1,271.05	1,058.49	954.37	741.81	1,674.48	1,544.34	1,288.40	1,158.27	902.31
61	907.24	835.17	695.26	627.43	487.54	1,437.17	1,326.95	1,106.51	996.27	775.83	1,755.13	1,619.47	1,348.15	1,216.73	945.39
62	951.98	877.80	733.56	659.38	515.14	1,487.73	1,372.34	1,141.55	1,030.29	799.50	1,821.55	1,681.42	1,401.19	1,261.08	980.83
63	996.71	920.65	764.55	688.49	536.38	1,529.08	1,412.99	1,176.83	1,060.75	824.59	1,881.34	1,737.23	1,449.03	1,304.92	1,012.72
64	1,043.78	965.30	804.41	722.01	565.06	1,585.28	1,463.63	1,220.34	1,098.72	855.43	1,958.06	1,805.02	1,506.80	1,353.76	1,055.55
65	1,080.80	997.07	829.63	749.71	582.26	1,621.21	1,495.63	1,244.46	1,122.67	871.50	2,005.57	1,849.55	1,541.29	1,389.06	1,080.80
66	1,179.94	1,091.45	907.08	818.58	634.23	1,758.86	1,622.42	1,353.25	1,216.82	947.65	2,138.66	1,972.72	1,644.56	1,478.63	1,150.45
67	1,274.14	1,174.21	977.91	881.55	685.25	1,884.45	1,741.68	1,449.03	1,306.27	1,013.60	2,255.62	2,084.32	1,738.11	1,563.24	1,217.04
68	1,363.89	1,259.77	1,051.54	943.96	735.73	2,012.86	1,856.69	1,547.82	1,391.65	1,082.77	2,377.25	2,193.32	1,828.91	1,644.99	1,280.59
69	1,441.42	1,330.80	1,109.56	998.94	777.69	2,115.19	1,954.29	1,625.79	1,464.88	1,139.72	2,473.87	2,282.80	1,904.01	1,712.94	1,334.15
70	1,506.96	1,390.54	1,160.94	1,044.52	811.69	2,208.70	2,037.30	1,697.76	1,529.60	1,190.04	2,557.96	2,360.69	1,966.17	1,768.90	1,377.60
71	1,686.74	1,558.21	1,297.99	1,166.31	909.21	2,439.20	2,254.23	1,878.00	1,689.89	1,313.66	2,787.21	2,574.03	2,144.49	1,931.30	1,501.77
72	1,852.34	1,709.62	1,424.18	1,281.46	996.02	2,654.02	2,450.56	2,043.65	1,837.16	1,430.25	3,000.20	2,769.41	2,307.84	2,077.05	1,615.49
73	1,987.37	1,835.63	1,529.20	1,377.44	1,071.02	2,830.78	2,614.82	2,179.99	1,961.11	1,526.28	3,172.21	2,927.08	2,439.73	2,197.50	1,707.22
74	2,123.25	1,959.71	1,632.63	1,469.08	1,141.99	3,005.84	2,774.62	2,312.17	2,080.95	1,618.52	3,344.20	3,087.60	2,571.59	2,315.00	1,798.99
75	2,228.67	2,058.49	1,715.41	1,542.51	1,202.13	3,139.05	2,898.62	2,415.08	2,174.65	1,691.09	3,471.32	3,203.89	2,669.00	2,401.57	1,869.38
76	2,428.13	2,242.15	1,867.59	1,681.61	1,307.06	3,394.20	3,133.31	2,608.94	2,348.05	1,826.26	3,717.09	3,430.37	2,859.50	2,572.78	2,001.91
77	2,642.27	2,440.15	2,033.46	1,828.88	1,424.65	3,657.76	3,376.78	2,814.80	2,533.81	1,969.38	3,970.79	3,667.62	3,056.35	2,750.72	2,139.45
78	2,841.82	2,621.76	2,186.37	1,966.33	1,530.94	3,899.50	3,599.00	2,997.99	2,699.84	2,098.82	4,195.28	3,871.11	3,227.51	2,903.34	2,259.73
79	2,969.47	2,740.19	2,283.86	2,054.58	1,598.25	4,037.23	3,727.01	3,104.35	2,794.14	2,173.72	4,302.48	3,972.04	3,311.16	2,978.46	2,317.58
80	3,038.92	2,804.67	2,336.16	2,104.04	1,635.52	4,131.40	3,811.96	3,177.35	2,860.04	2,223.28	4,403.98	4,065.39	3,386.05	3,047.44	2,370.24
81	3,129.40	2,889.46	2,407.54	2,167.60	1,685.69	4,255.22	3,929.16	3,272.94	2,946.87	2,290.65	4,536.18	4,187.55	3,490.31	3,141.69	2,442.40
82	3,365.23	3,106.83	2,588.01	2,329.62	1,810.77	4,575.14	4,222.42	3,519.02	3,168.36	2,462.90	4,876.59	4,501.31	3,750.76	3,375.48	2,624.92
83	3,633.86	3,354.97	2,795.11	2,516.23	1,956.39	4,940.17	4,560.78	3,799.98	3,420.59	2,659.77	5,268.29	4,862.24	4,052.21	3,646.17	2,836.13
84	3,943.52	3,640.02	3,033.00	2,729.50	2,122.49	5,360.56	4,948.37	4,123.99	3,711.80	2,887.40	5,715.33	5,274.44	4,396.73	3,955.83	3,078.12
85	4,298.30	3,968.14	3,305.76	2,975.58	2,313.20	5,844.53	5,393.38	4,495.16	4,046.06	3,145.80	6,230.07	5,750.20	4,792.52	4,312.66	3,354.97
86	4,683.83	4,324.95	3,603.11	3,244.23	2,522.38	6,369.52	5,879.40	4,899.15	4,409.04	3,428.79	6,789.91	6,266.98	5,223.16	4,700.23	3,656.42
87	5,106.28	4,714.59	3,927.12	3,535.42	2,750.01	6,943.72	6,408.48	5,340.05	4,806.87	3,738.45	7,401.02	6,830.92	5,692.79	5,124.73	3,984.54
88	5,565.63	5,137.04	4,281.89	3,853.29	2,998.14	7,567.13	6,984.74	5,821.97	5,239.58	4,074.77	8,067.51	7,446.15	6,205.47	5,584.10	4,343.40
89	6,066.02	5,600.50	4,667.43	4,199.86	3,266.79	8,247.96	7,614.30	6,344.90	5,711.24	4,441.84	8,793.46	8,116.73	6,763.25	6,088.56	4,735.10
90	6,613.55	6,104.98	5,087.82	4,577.20	3,562.09	8,990.33	8,299.23	6,917.05	6,223.92	4,841.74	9,585.04	8,846.78	7,372.31	6,636.11	5,161.64
91	7,208.26	6,654.57	5,545.14	4,989.39	3,882.00	9,800.36	9,045.71	7,538.42	6,785.82	5,276.49	10,446.33	9,644.51	8,036.75	7,232.86	5,625.10
92	7,856.28	7,253.37	6,043.45	5,438.49	4,230.62	10,682.17	9,859.83	8,217.22	7,394.87	5,752.26	11,387.61	10,511.96	8,758.60	7,882.94	6,131.63
93	8,563.77	7,905.50	6,586.89	5,928.62	4,610.00	11,643.95	10,747.79	8,957.51	8,061.35	6,271.08	12,412.97	11,457.34	9,548.13	8,592.48	6,683.27
94	9,334.85	8,617.10	7,181.61	6,461.81	5,026.30	12,691.87	11,715.73	9,763.45	8,787.31	6,835.03	13,528.56	12,488.84	10,407.37	9,365.61	7,286.19

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	96.13	88.73	73.94	66.55	51.76	150.35	140.49	115.85	103.52	81.34	204.58	187.32	157.75	140.49	110.92
25-29	114.28	106.13	87.07	78.91	59.87	179.60	165.99	138.77	125.17	97.96	242.18	223.13	187.75	168.71	130.62
30-34	155.28	144.93	120.78	106.97	86.27	244.99	224.30	186.35	169.09	131.12	331.26	303.66	255.36	227.74	179.44
35-39	200.00	183.68	155.11	138.77	110.21	310.22	285.73	240.82	216.33	167.35	420.42	387.76	322.46	289.80	224.49
40-44	240.37	217.69	181.42	163.26	126.98	371.88	344.68	285.73	258.50	199.55	503.40	462.59	385.49	349.21	272.11
45	255.55	231.88	194.02	175.10	137.24	392.79	364.40	302.87	274.48	212.95	534.77	492.17	411.72	369.14	288.68
46	257.68	238.60	200.42	181.34	138.38	400.83	367.43	310.17	276.77	219.51	548.77	505.82	419.92	376.97	295.86
47	263.54	244.36	201.24	182.08	138.96	402.49	373.75	311.45	277.91	220.41	555.83	512.69	426.44	383.32	297.07
48	270.54	246.39	207.74	188.42	144.93	410.64	376.81	314.01	285.03	222.23	565.23	521.75	434.78	391.32	304.36
49	273.85	254.29	210.28	190.72	146.70	415.67	386.33	322.75	288.52	224.94	581.93	537.91	445.01	400.99	312.97
50	280.99	261.27	216.90	197.18	152.82	423.95	389.44	325.35	290.85	226.76	591.55	547.19	453.52	409.16	315.49
51	287.05	262.31	222.72	197.97	158.38	430.60	395.95	331.61	296.96	232.62	608.77	559.27	465.23	420.69	326.65
52	294.34	269.39	224.49	204.55	159.64	439.00	404.09	339.24	304.31	239.46	623.59	573.71	478.91	429.03	334.25
53	296.66	276.55	231.30	206.16	160.91	447.50	412.32	346.95	311.75	241.36	638.57	593.32	492.77	442.48	346.95
54	302.87	277.64	232.20	212.00	161.54	454.31	418.98	353.35	318.02	247.35	656.22	605.76	504.79	454.31	353.35
55	310.33	284.89	239.10	213.66	167.88	468.04	427.34	356.12	320.50	249.28	671.53	620.66	518.90	462.96	361.20

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.63	118.31	98.59	88.73	69.01	194.72	179.93	147.89	133.10	103.52	258.80	239.09	199.65	179.93	140.49
25-29	152.39	141.50	117.01	106.13	81.64	228.58	212.24	176.88	157.83	125.17	307.48	282.99	236.73	212.24	165.99
30-34	210.49	193.23	162.19	144.93	113.87	314.01	289.87	241.55	217.39	169.09	417.53	386.48	320.91	289.87	224.30
35-39	265.31	244.90	204.09	183.68	142.86	400.01	367.35	306.13	277.56	216.33	530.63	489.80	408.18	367.35	285.73
40-44	317.47	294.80	244.90	222.23	172.35	476.20	439.92	367.35	331.07	258.50	634.94	585.04	489.80	439.92	344.68
45	340.73	312.33	260.29	236.62	184.56	506.37	468.50	388.06	350.19	269.75	676.73	624.68	520.56	468.50	364.40
46	343.57	319.71	262.45	238.60	186.11	510.59	472.42	396.06	353.11	276.77	691.91	639.43	534.45	481.96	372.20
47	349.78	321.04	268.33	239.58	186.87	517.50	474.36	397.70	359.37	277.91	709.15	651.66	546.24	488.74	383.32
48	352.66	328.51	270.54	246.39	188.42	521.75	483.10	400.97	362.33	280.20	724.65	666.68	555.56	502.42	391.32
49	361.87	332.53	278.74	249.40	195.60	528.13	489.01	405.89	366.77	283.63	743.31	684.63	572.15	513.47	400.99
50	364.79	340.14	280.99	251.41	197.18	537.33	492.96	414.09	369.72	290.85	759.16	704.93	586.62	527.47	409.16
51	376.15	346.45	287.05	257.37	202.92	549.38	509.79	425.64	381.10	296.96	777.04	717.65	598.87	539.48	420.69
52	384.13	354.20	294.34	264.40	204.55	568.72	523.82	439.00	394.12	309.30	798.20	733.34	613.62	553.76	429.03
53	397.23	367.07	301.69	271.52	211.18	588.30	543.05	452.54	407.28	316.77	814.57	754.23	628.52	563.16	442.48
54	403.83	373.54	312.97	277.64	217.06	600.70	555.28	464.41	418.98	323.06	832.91	767.28	641.09	575.47	449.26
55	412.08	381.55	320.50	284.89	223.84	620.66	574.87	478.20	427.34	335.77	854.67	788.55	656.27	590.13	457.87

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	140.49	128.17	108.45	96.13	76.41	214.44	199.65	165.14	147.89	115.85	290.85	268.66	224.30	202.11	157.75
25-29	165.99	152.39	127.90	114.28	89.79	255.79	236.73	195.92	176.88	136.05	345.58	318.37	266.67	239.46	187.75
30-34	227.74	210.49	175.98	155.28	124.22	348.52	320.91	269.15	241.55	189.79	469.29	434.78	362.33	324.37	255.36
35-39	289.80	265.31	220.41	200.00	155.11	444.91	408.18	342.86	306.13	240.82	600.01	551.03	461.23	416.33	322.46
40-44	344.68	317.47	263.04	240.37	185.95	530.63	489.80	408.18	367.35	285.73	716.56	662.15	548.77	494.33	385.49
45	364.40	340.73	283.94	255.55	198.76	563.16	520.56	435.38	388.06	302.87	761.92	705.12	586.81	525.30	411.72
46	372.20	343.57	286.31	257.68	200.42	572.62	529.68	443.77	396.06	310.17	782.59	725.31	601.25	543.99	419.92
47	378.54	344.99	287.50	258.74	201.24	584.57	536.66	450.41	402.49	316.24	800.19	742.69	618.11	555.83	431.25
48	381.65	352.66	294.69	265.71	207.74	594.21	550.74	458.94	410.64	323.68	826.10	763.30	632.87	570.06	444.45
49	391.21	356.99	298.30	268.96	210.28	606.37	562.37	469.45	420.55	327.64	850.89	787.31	655.29	586.81	459.67
50	394.37	364.79	305.64	271.13	211.97	621.13	571.83	478.17	428.88	335.21	872.54	808.45	670.43	606.34	468.31
51	405.84	376.15	311.81	282.11	217.77	633.52	584.02	489.99	440.49	341.50	885.92	821.58	683.00	613.72	480.08
52	424.04	389.12	324.26	294.34	229.48	648.54	598.65	498.87	448.99	349.21	907.95	838.11	698.42	628.59	488.90
53	437.45	402.25	336.89	301.69	236.32	668.75	613.44	512.87	462.59	357.00	925.18	854.80	708.98	638.57	497.79
54	449.26	413.93	348.31	312.97	242.29	681.47	630.99	524.99	469.45	368.50	938.92	868.24	721.85	651.18	504.79
55	468.04	427.34	356.12	320.50	249.28	696.97	646.09	539.25	483.29	376.47	956.42	885.20	737.67	661.36	518.90

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	162.68	150.35	123.24	110.92	86.27	246.48	229.23	189.79	170.07	133.10	332.75	308.10	256.34	231.69	179.93
25-29	190.48	176.88	146.94	133.34	103.41	293.88	272.11	225.86	204.09	157.83	397.29	364.63	304.77	274.84	212.24
30-34	262.25	241.55	200.14	179.44	141.47	400.28	369.23	307.12	276.06	213.95	541.77	496.91	414.09	372.67	289.87
35-39	330.62	306.13	257.15	228.58	179.60	510.21	469.40	391.84	351.03	273.48	685.72	632.66	526.54	477.56	367.35
40-44	399.11	367.35	303.87	276.64	213.16	607.72	562.37	467.13	421.78	326.54	820.87	757.39	630.40	566.90	439.92
45	421.18	392.79	326.54	293.41	227.16	648.34	596.29	496.91	449.57	350.19	875.49	804.50	672.01	605.76	468.50
46	429.46	396.06	329.26	295.86	229.05	653.74	606.02	501.05	453.33	353.11	892.34	820.76	687.14	615.57	481.96
47	431.25	397.70	330.62	297.07	230.00	656.44	608.54	503.12	455.20	354.58	905.61	833.73	694.77	627.70	488.74
48	439.62	405.81	338.17	304.36	236.72	661.85	613.55	512.09	458.94	357.49	922.72	850.26	710.16	637.69	497.59
49	445.01	410.77	342.31	308.08	239.62	669.95	621.05	518.35	464.57	361.87	943.80	870.45	723.75	650.39	508.57
50	453.52	414.09	345.07	310.56	241.55	675.36	626.06	522.54	468.31	364.79	956.34	887.33	739.44	665.50	517.61
51	465.23	425.64	356.35	321.70	247.46	697.85	643.41	539.48	485.03	376.15	975.02	900.77	752.30	678.06	524.62
52	478.91	439.00	369.17	329.26	259.42	723.37	668.50	558.74	503.86	389.12	997.75	922.93	768.28	688.45	538.78
53	492.77	452.54	377.11	341.91	266.50	749.20	693.89	578.25	517.91	407.28	1,020.73	940.27	784.39	703.95	548.07
54	504.79	464.41	388.70	348.31	272.58	777.38	716.80	595.66	535.08	418.98	1,039.88	959.11	797.57	716.80	560.32
55	518.90	478.20	396.82	356.12	279.80	803.79	737.67	615.57	554.52	432.43	1,058.17	976.77	813.97	732.58	569.78

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	172.54	160.21	133.10	118.31	93.66	268.66	248.94	207.04	187.32	145.42	354.93	327.82	273.59	246.48	192.25
25-29	204.09	187.75	157.83	141.50	111.56	321.09	293.88	244.90	220.41	171.43	421.78	389.12	323.82	291.16	225.86
30-34	279.50	258.80	213.95	193.23	148.38	434.78	403.74	334.72	300.22	234.65	576.27	531.42	441.69	396.83	310.56
35-39	355.11	326.54	273.48	244.90	191.84	555.12	510.21	428.58	383.69	302.05	730.62	673.48	563.27	506.14	395.93
40-44	426.32	390.02	326.54	294.80	226.76	662.15	612.25	507.94	458.06	353.75	875.30	807.27	671.22	603.18	471.66
45	449.57	416.46	345.47	312.33	241.36	705.12	653.08	544.23	487.45	383.32	932.28	856.57	714.60	643.61	501.63
46	458.11	419.92	353.11	314.94	248.14	711.00	658.51	548.77	491.51	386.52	944.82	873.25	730.09	653.74	510.59
47	459.99	426.44	354.58	321.04	249.17	713.94	661.23	551.03	493.53	388.11	958.32	886.44	737.91	666.03	517.50
48	468.61	429.97	357.49	323.68	251.22	724.65	666.68	555.56	502.42	391.32	975.87	903.40	753.64	676.33	526.58
49	474.35	435.23	366.77	327.64	259.18	733.53	674.85	562.37	508.57	396.11	997.60	919.35	767.75	689.51	537.91
50	478.17	443.66	369.72	330.28	261.27	739.44	680.28	566.90	512.68	399.30	1,015.50	936.62	778.88	704.93	547.19
51	489.99	450.39	376.15	341.50	262.31	767.14	707.75	588.98	529.58	410.80	1,029.46	950.28	791.90	712.71	554.33
52	503.86	463.95	389.12	349.21	274.38	793.21	733.34	608.63	548.77	424.04	1,052.63	972.81	808.19	728.36	563.73
53	517.91	477.68	397.23	357.00	276.55	824.62	759.25	633.55	568.18	442.48	1,071.00	990.55	824.62	744.18	578.25
54	530.03	489.64	408.89	368.50	287.73	848.05	782.43	651.18	585.56	454.31	1,090.34	1,004.53	837.95	752.14	585.56
55	544.34	498.55	417.17	376.47	289.98	880.11	808.88	676.62	610.48	473.13	1,109.05	1,027.65	854.67	768.20	600.31

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	192.25	177.47	147.89	133.10	103.52	298.24	276.06	229.23	207.04	160.21	394.37	364.79	303.17	273.59	211.97
25-29	228.58	209.52	174.15	157.83	122.45	353.75	326.54	272.11	244.90	190.48	468.04	432.67	359.20	323.82	250.35
30-34	310.56	286.41	238.11	213.95	165.63	483.10	448.59	372.67	334.72	262.25	638.38	590.07	490.01	441.69	341.63
35-39	395.93	363.27	302.05	273.48	212.24	616.34	567.36	473.48	424.50	330.62	812.26	751.04	624.50	563.27	436.74
40-44	471.66	435.38	362.82	326.54	253.97	734.70	680.28	566.90	507.94	399.11	970.55	897.98	748.32	671.22	526.09
45	501.63	463.78	383.32	345.47	269.75	780.85	724.07	601.02	539.49	421.18	1,031.66	951.22	795.04	714.60	558.42
46	505.82	467.65	391.29	353.11	272.00	792.13	730.09	606.02	548.77	424.69	1,049.82	968.68	806.45	725.31	563.08
47	512.69	469.58	392.91	354.58	273.12	795.40	733.10	613.32	551.03	431.25	1,063.74	982.27	819.36	737.91	574.99
48	516.91	478.27	396.14	357.49	275.36	801.94	739.14	618.36	555.56	434.78	1,082.14	1,000.01	835.76	748.81	584.55
49	523.25	484.13	405.89	361.87	283.63	811.77	748.19	625.95	562.37	440.11	1,105.18	1,022.04	850.89	767.75	596.59
50	532.40	492.96	409.16	369.72	285.92	818.31	759.16	630.99	566.90	443.66	1,128.88	1,040.15	867.61	778.88	606.34
51	544.42	504.83	420.69	376.15	296.96	846.33	781.99	653.31	588.98	455.34	1,143.29	1,059.15	880.98	791.90	618.66
52	558.74	513.85	429.03	389.12	299.33	878.02	813.16	678.47	608.63	473.94	1,167.37	1,077.58	897.98	808.19	628.59
53	573.21	527.96	442.48	397.23	311.75	915.14	844.73	703.95	633.55	492.77	1,191.68	1,101.18	915.14	824.62	638.57
54	585.56	540.12	449.26	403.83	312.97	943.96	868.24	726.89	651.18	509.83	1,211.50	1,115.59	928.82	837.95	651.18
55	600.31	554.52	462.96	417.17	325.59	976.77	900.46	747.85	676.62	523.99	1,231.14	1,139.56	946.25	854.67	661.36

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	204.58	189.79	157.75	142.96	110.92	320.42	295.78	246.48	221.83	172.54	421.48	389.44	325.35	293.31	226.76
25-29	244.90	225.86	187.75	168.71	130.62	380.95	351.03	291.16	263.95	204.09	500.69	462.59	386.40	348.31	269.39
30-34	331.26	307.12	255.36	231.20	179.44	517.61	479.66	400.28	358.88	279.50	683.24	631.48	524.51	472.75	365.77
35-39	420.42	391.84	326.54	293.88	228.58	661.23	608.17	506.14	457.16	355.11	869.41	804.09	669.40	600.01	469.40
40-44	503.40	467.13	390.02	349.21	272.11	789.13	725.63	607.72	544.23	426.32	1,038.57	956.93	798.20	721.10	557.83
45	534.77	492.17	411.72	369.14	288.68	837.64	771.39	643.61	582.09	449.57	1,102.65	1,022.20	851.84	766.65	596.29
46	543.99	501.05	415.15	376.97	291.08	844.62	782.59	648.97	586.94	453.33	1,126.16	1,040.26	863.71	777.82	606.02
47	546.24	503.12	421.65	378.54	297.07	848.11	785.81	651.66	589.36	455.20	1,140.40	1,054.14	876.85	790.62	613.32
48	555.56	512.09	425.13	381.65	299.52	859.92	792.29	661.85	594.21	463.78	1,159.44	1,072.49	893.74	801.94	628.03
49	562.37	518.35	430.33	391.21	303.19	870.45	801.99	669.95	601.49	469.45	1,183.42	1,095.40	909.57	821.55	635.73
50	566.90	527.47	438.73	394.37	305.64	877.47	808.45	675.36	606.34	473.24	1,207.75	1,114.09	926.76	833.10	650.71
51	584.02	539.48	450.39	400.89	316.76	905.72	836.44	697.85	628.56	489.99	1,227.44	1,133.40	940.37	846.33	658.26
52	598.65	553.76	458.96	414.07	319.29	942.88	868.04	723.37	653.52	508.85	1,247.19	1,152.40	962.84	863.06	673.48
53	613.44	568.18	472.66	427.39	331.86	975.48	900.05	749.20	673.78	522.93	1,272.14	1,176.59	980.50	879.93	688.86
54	625.95	580.51	484.60	434.12	338.21	1,009.59	928.82	777.38	696.61	545.18	1,292.27	1,196.36	994.44	893.47	696.61
55	646.09	595.22	493.47	447.69	345.94	1,042.91	961.51	803.79	722.41	564.69	1,317.63	1,215.87	1,012.39	910.63	707.14

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	229.23	211.97	177.47	157.75	123.24	357.40	330.28	276.06	248.94	192.25	473.24	436.27	364.79	327.82	256.34
25-29	272.11	250.35	209.52	187.75	146.94	424.50	391.84	326.54	293.88	228.58	560.55	519.74	432.67	389.12	302.05
30-34	372.67	341.63	286.41	258.80	200.14	579.72	534.86	445.15	400.28	310.56	766.06	707.40	590.07	531.42	414.09
35-39	473.48	436.74	363.27	326.54	253.07	738.79	681.64	567.36	510.21	395.93	975.52	897.98	751.04	673.48	526.54
40-44	566.90	521.56	435.38	390.02	303.87	879.84	816.34	680.28	612.25	476.20	1,165.55	1,074.84	893.44	807.27	625.87
45	601.02	553.70	459.04	416.46	321.80	937.02	866.03	724.07	648.34	506.37	1,239.89	1,140.51	951.22	856.57	667.27
46	606.02	558.31	467.65	419.92	329.26	944.82	873.25	730.09	653.74	510.59	1,259.77	1,164.33	968.68	873.25	677.60
47	613.32	565.40	469.58	421.65	330.62	953.53	876.85	733.10	656.44	512.69	1,279.34	1,178.73	982.27	886.44	689.99
48	618.36	570.06	478.27	429.97	333.33	961.37	884.07	739.14	666.68	516.91	1,299.53	1,198.08	1,000.01	898.56	700.49
49	630.83	581.93	484.13	435.23	337.42	973.14	899.79	748.19	674.85	523.25	1,330.12	1,227.44	1,022.04	919.35	713.97
50	635.92	586.62	488.03	438.73	340.14	980.99	907.05	754.23	680.28	527.47	1,350.71	1,247.19	1,040.15	936.62	729.58
51	653.31	603.81	499.88	450.39	351.41	1,014.61	935.42	781.99	702.80	549.38	1,370.97	1,267.02	1,054.21	950.28	737.45
52	668.50	618.60	513.85	463.95	359.20	1,052.63	972.81	813.16	728.36	568.72	1,401.84	1,292.09	1,077.58	967.81	753.30
53	688.86	633.55	527.96	477.68	372.09	1,091.12	1,010.66	839.71	759.25	588.30	1,428.00	1,317.39	1,096.14	990.55	769.32
54	701.66	646.13	540.12	484.60	378.60	1,130.73	1,039.88	868.24	782.43	605.76	1,448.75	1,337.69	1,115.59	1,004.53	782.43
55	722.41	666.44	554.52	498.55	386.64	1,170.08	1,078.52	900.46	808.88	630.83	1,475.33	1,363.41	1,134.47	1,022.56	793.63

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	65.06	61.13	51.27	45.35	35.49	69.88	65.66	55.08	48.71	38.13	102.54	94.64	78.87	70.99	55.21	140.00	128.17	106.48	94.64	74.92
25-29	70.99	65.06	53.25	49.30	37.46	76.25	69.88	57.20	52.95	40.24	110.43	102.54	84.78	76.90	59.16	149.86	138.03	116.34	104.50	80.85
30-34	74.92	70.99	59.16	51.27	41.41	80.49	76.25	63.55	55.08	44.48	118.31	108.45	90.71	82.82	63.11	161.70	147.89	124.22	110.43	86.76
35-39	82.82	74.92	63.11	57.18	43.39	88.97	80.49	67.78	61.41	46.61	128.17	118.31	98.59	88.73	69.01	173.52	159.72	132.12	118.31	92.68
40-44	88.73	80.85	67.04	61.13	47.32	95.31	86.84	72.02	65.66	50.83	138.03	128.17	106.48	94.64	74.92	185.35	171.56	141.98	128.17	98.59
45	90.71	82.82	69.01	61.13	49.30	97.44	88.97	74.13	65.66	52.95	140.00	128.17	106.48	96.62	74.92	189.30	173.52	145.91	130.14	102.54
46	90.71	84.78	70.99	63.11	49.30	97.44	91.07	76.25	67.78	52.95	140.00	128.17	108.45	96.62	76.90	193.23	177.47	147.89	132.12	104.50
47	92.68	84.78	70.99	63.11	49.30	99.56	91.07	76.25	67.78	52.95	140.00	130.14	108.45	96.62	76.90	195.21	179.44	149.86	134.08	104.50
48	94.64	84.78	72.96	65.06	51.27	101.66	91.07	78.37	69.88	55.08	141.98	130.14	108.45	98.59	76.90	195.21	181.42	151.84	136.05	106.48
49	94.64	86.76	72.96	65.06	51.27	101.66	93.19	78.37	69.88	55.08	141.98	132.12	110.43	98.59	76.90	199.16	185.35	151.84	138.03	106.48
50	94.64	88.73	72.96	67.04	51.27	101.66	95.31	78.37	72.02	55.08	143.94	132.12	110.43	98.59	76.90	201.13	185.35	153.80	140.00	108.45
51	96.62	88.73	74.92	67.04	53.25	103.77	95.31	80.49	72.02	57.20	145.91	134.08	112.40	100.57	78.87	207.04	189.30	157.75	141.98	110.43
52	98.59	90.71	74.92	69.01	53.25	105.91	97.44	80.49	74.13	57.20	147.89	136.05	114.36	102.54	80.85	209.02	193.23	161.70	143.94	112.40
53	98.59	92.68	76.90	69.01	53.25	105.91	99.56	82.60	74.13	57.20	149.86	138.03	116.34	104.50	80.85	212.95	197.18	163.66	147.89	114.36
54	100.57	92.68	76.90	70.99	53.25	108.02	99.56	82.60	76.25	57.20	151.84	140.00	118.31	106.48	82.82	218.88	201.13	167.61	151.84	118.31
55	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	153.80	140.00	118.31	106.48	82.82	220.85	205.07	171.56	151.84	120.29
56	110.43	102.54	84.78	76.90	59.16	118.61	110.14	91.07	82.60	63.55	167.61	153.80	128.17	116.34	90.71	228.74	212.95	177.47	159.72	124.22
57	118.31	110.43	92.68	82.82	65.06	127.08	118.61	99.56	88.97	69.88	181.42	165.63	140.00	126.19	98.59	238.60	218.88	183.37	163.66	128.17
58	128.17	118.31	98.59	88.73	69.01	137.68	127.08	105.91	95.31	74.13	195.21	179.44	149.86	134.08	104.50	246.48	228.74	189.30	171.56	132.12
59	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	207.04	191.27	159.72	143.94	112.40	254.36	236.62	195.21	177.47	136.05
60	143.94	134.08	110.43	100.57	76.90	154.62	144.02	118.61	108.02	82.60	220.85	205.07	171.56	151.84	120.29	264.22	242.53	203.09	183.37	141.98
61	157.75	145.91	122.26	108.45	84.78	169.44	156.74	131.33	116.49	91.07	238.60	218.88	183.37	163.66	128.17	285.92	262.25	218.88	197.18	153.80
62	173.52	159.72	132.12	118.31	92.68	186.38	171.57	141.92	127.08	99.56	254.36	236.62	195.21	175.49	136.05	305.64	281.97	234.65	210.99	163.66
63	185.35	171.56	141.98	128.17	98.59	199.10	184.28	152.50	137.68	105.91	274.08	252.39	209.02	189.30	145.91	325.35	299.73	250.43	224.79	175.49
64	199.16	185.35	151.84	138.03	106.48	213.93	199.10	163.10	148.27	114.38	289.87	266.20	222.81	201.13	155.77	345.07	319.44	266.20	240.57	187.32
65	212.95	195.21	163.66	147.89	114.36	228.74	209.68	175.79	158.85	122.85	307.61	283.94	236.62	212.95	165.63	364.79	339.16	281.97	252.39	197.18
66	238.60	218.88	183.37	163.66	128.17	256.29	235.10	196.98	175.79	137.68	341.12	313.52	262.25	236.62	183.37	400.28	368.74	307.61	276.06	214.93
67	262.25	242.53	203.09	183.37	141.98	281.70	260.51	218.15	196.98	152.50	374.65	345.07	287.89	260.29	201.13	433.80	400.28	333.24	299.73	232.67
68	289.87	266.20	222.81	201.13	155.77	311.35	285.93	239.34	216.05	167.32	408.18	376.62	315.49	283.94	220.85	467.33	431.83	360.84	323.38	252.39
69	315.49	291.83	242.53	218.88	169.58	338.89	313.47	260.51	235.10	182.16	441.69	408.18	341.12	307.61	238.60	502.82	463.38	386.48	349.02	270.15
70	341.12	315.49	262.25	236.62	183.37	366.42	338.89	281.70	254.16	196.98	475.22	441.69	366.77	329.30	256.34	536.35	494.94	412.11	372.67	287.89
71	390.42	360.84	299.73	270.15	209.02	419.36	387.59	321.96	290.18	224.52	542.26	498.87	416.06	374.65	291.83	607.32	560.00	465.36	420.00	325.35
72	439.71	406.20	339.16	305.64	236.62	472.33	436.32	364.32	328.29	254.16	605.36	558.02	463.38	420.00	325.35	676.33	623.10	520.56	467.33	364.79
73	489.01	451.55	374.65	339.16	262.25	525.27	485.03	402.43	364.32	281.70	668.45	617.18	514.65	463.38	360.84	745.35	688.17	573.81	516.63	402.25
74	538.31	496.91	414.09	372.67	289.87	578.22	533.76	444.79	400.31	311.35	731.56	676.33	563.95	506.77	394.37	816.34	753.25	629.01	563.95	439.71
75	587.60	542.26	453.52	408.18	317.47	631.18	582.47	487.15	438.45	341.01	796.62	733.53	611.27	552.12	427.90	887.33	818.31	682.26	613.25	477.19
76	676.33	623.10	520.56	467.33	364.79	726.48	669.30	559.16	501.98	391.84	897.19	828.17	690.14	621.13	483.10	989.87	911.00	761.13	684.23	532.40
77	763.11	703.95	587.60	528.45	412.11	819.69	756.16	631.18	567.63	442.67	999.73	922.81	767.04	692.12	536.35	1,090.42	1,007.61	840.01	755.21	587.60
78	851.84	784.79	654.66	587.60	457.47	915.01	842.98	703.19	631.18	491.40	1,100.28	1,015.50	845.92	763.11	591.55	1,192.96	1,102.26	918.88	826.20	642.82
79	938.60	865.63	721.70	650.71	504.79	1,008.20	929.81	775.21	698.96	542.22	1,200.85	1,110.14	924.79	832.12	646.76	1,297.46	1,196.91	997.75	899.16	698.03
80	1,025.36	946.48	788.74	709.86	552.12	1,101.39	1,016.67	847.23	762.49	593.05	1,303.39	1,202.82	1,001.69	901.14	701.98	1,400.01	1,291.56	1,076.63	968.18	753.25
81	1,098.32	1,013.52	843.94	759.16	591.55	1,179.75	1,088.68	906.53	815.45	635.41	1,394.10	1,287.61	1,072.68	966.20	751.27	1,496.62	1,382.26	1,151.55	1,035.22	806.48
82	1,179.15	1,090.42	909.02	816.34	636.90	1,266.59	1,171.27	976.42	876.87	684.12	1,500.57	1,384.24	1,153.53	1,037.19	808.45	1,609.02	1,484.79	1,238.31	1,114.09	867.61
83	1,273.81	1,177.19	980.01	881.42	686.19	1,368.26	1,264.49	1,052.68	946.78	737.07	1,618.88	1,494.65	1,246.21	1,121.97	871.56	1,737.19	1,603.10	1,336.90	1,202.82	936.62
84	1,382.26	1,275.79	1,064.79	956.34	745.35	1,484.76	1,370.38	1,143.75	1,027.25	800.62	1,756.91	1,622.82	1,350.71	1,216.63	946.48	1,885.08	1,741.13	1,451.28	1,305.36	1,015.50
85	1,506.48	1,392.12	1,159.44	1,045.08	812.40	1,618.19	1,495.34	1,245.40	1,122.57	872.65	1,916.63	1,768.75	1,472.97	1,325.08	1,031.27	2,056.62	1,896.92	1,581.42	1,423.67	1,106.21
86	1,642.54	1,516.34	1,263.95	1,137.76	885.35	1,764.32	1,628.77	1,357.68	1,222.13	951.00	2,086.20	1,928.45	1,605.07	1,445.35	1,123.95	2,240.01	2,068.46	1,723.39	1,551.84	1,206.77
87	1,790.42	1,652.40	1,378.31	1,240.28	964.23	1,923.19	1,774.92	1,480.51	1,332.26	1,035.72	2,273.53	2,100.01	1,749.03	1,575.50	1,224.52	2,441.13	2,253.81	1,879.16	1,691.83	1,315.22
88	1,950.15	1,802.26	1,502.55	1,350.71	1,050.98	2,094.75	1,935.90	1,613.97	1,450.87	1,128.91	2,480.57	2,289.31	1,906.78	1,715.50	1,334.94	2,661.98	2,456.92	2,048.74	1,843.67	1,433.53
89	2,127.61	1,963.96	1,636.63	1,472.97	1,145.64	2,285.38	2,109.58	1,757.99	1,582.20	1,230.60	2,703.40	2,496.35	2,080.29	1,871.27	1,457.19	2,900.58	2,677.75	2,232.13	2,009.30	1,561.70
90	2,318.89	2,139.45	1,782.54	1,605.07	1,248.17	2,490.84	2,298.09	1,914.72	1,724.10	1,340.72	2,945.93	2,721.14	2,265.64	2,038.88	1,585.36	3,162.83	2,920.30	2,433.25	2,190.72	1,703.67
91	2,527.91	2,332.68	1,944.24	1,749.03	1,360.57	2,715.36	2,505.64	2,088.40	1,878.71	1,461.45	3,212.12	2,965.64	2,470.71	2,224.23	1,729.31	3,446.77	3,182.55	2,652.12	2,385.93	1,857.48
92	2,754.67	2,541.70	2,117.75	1,906.78	1,482.83	2,958.93	2,730.16	2,274.79	2,048.17	1,592.78	3,501.99	3,231.84	2,693.54	2,423.39	1,885.08	3,758.33	3,470.44	2,890.72	2,600.85	2,023.11
93	3,003.11	2,772.41	2,309.03	2,078.32	1,616.91	3,225.79	2,977.98	2,480.24	2,232.43	1,736.80	3,815.51	3,521.71	2,934.09	2,642.27	2,054.66	4,095.52	3,781.98	3,150.99	2,835.50	2,206.49
94	3,273.25	3,022.82	2,518.05	2,265.64	1,762.82	3,515.97	3,246.96	2,704.75	2,433.64	1,893.54	4,158.61	3,839.18	3,200.29	2,878.89	2,240.01	4,464.24	4,121.15	3,434.95	3,089.88	2,403.67

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	88.73	80.85	67.04	61.13	47.32	95.31	86.84	72.02	65.66	50.83	132.12	122.26	100.57	90.71	70.99	175.49	161.70	136.05	122.26	94.64
25-29	94.64	86.76	72.96	65.06	51.27	101.66	93.19	78.37	69.88	55.08	140.00	130.14	108.45	96.62	76.90	189.30	173.52	145.91	130.14	102.54
30-34	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	151.84	140.00	118.31	106.48	82.82	203.09	187.32	155.77	140.00	108.45
35-39	108.45	100.57	84.78	74.92	59.16	116.49	108.02	91.07	80.49	63.55	163.66	151.84	126.19	114.36	88.73	218.88	201.13	167.61	151.84	118.31
40-44	118.31	108.45	90.71	82.82	63.11	127.08	116.49	97.44	88.97	67.78	175.49	161.70	136.05	122.26	94.64	234.65	216.90	181.42	161.70	126.19
45	120.29	110.43	92.68	84.78	65.06	129.21	118.61	99.56	91.07	69.88	179.44	165.63	138.03	124.22	96.62	240.57	220.85	185.35	165.63	130.14
46	120.29	112.40	92.68	84.78	65.06	129.21	120.74	99.56	91.07	69.88	179.44	165.63	140.00	124.22	98.59	242.53	224.79	187.32	169.58	132.12
47	122.26	112.40	94.64	84.78	67.04	131.33	120.74	101.66	91.07	72.02	181.42	165.63	140.00	126.19	98.59	248.46	228.74	191.27	171.56	134.08
48	122.26	114.36	94.64	84.78	67.04	131.33	122.85	101.66	91.07	72.02	181.42	167.61	140.00	126.19	98.59	252.39	230.71	193.23	173.52	136.05
49	124.22	114.36	94.64	84.78	67.04	133.43	122.85	101.66	91.07	72.02	181.42	167.61	140.00	126.19	98.59	254.36	234.65	195.21	175.49	136.05
50	124.22	116.34	94.64	84.78	67.04	133.43	124.96	101.66	91.07	72.02	183.37	167.61	140.00	126.19	98.59	258.31	240.57	199.16	179.44	140.00
51	128.17	118.31	96.62	86.76	67.04	137.68	127.08	103.77	93.19	72.02	185.35	173.52	143.94	128.17	100.57	262.25	242.53	203.09	183.37	141.98
52	128.17	118.31	98.59	88.73	69.01	137.68	127.08	105.91	95.31	74.13	191.27	175.49	147.89	132.12	104.50	268.17	246.48	207.04	185.35	145.91
53	132.12	122.26	100.57	90.71	70.99	141.92	131.33	108.02	97.44	76.25	195.21	181.42	151.84	136.05	106.48	272.11	252.39	209.02	187.32	145.91
54	134.08	124.22	104.50	92.68	72.96	144.02	133.43	112.24	99.56	78.37	199.16	185.35	153.80	140.00	108.45	276.06	254.36	212.95	191.27	149.86
55	136.05	126.19	106.48	94.64	74.92	146.15	135.55	114.38	101.66	80.49	205.07	189.30	157.75	140.00	110.43	281.97	260.29	216.90	195.21	151.84
56	143.94	134.08	110.43	100.57	76.90	154.62	144.02	118.61	108.02	82.60	218.88	203.09	169.58	151.84	118.31	295.78	272.11	226.76	205.07	159.72
57	151.84	140.00	118.31	106.48	82.82	163.10	150.38	127.08	114.38	88.97	234.65	216.90	181.42	161.70	126.19	307.61	285.92	236.62	212.95	165.63
58	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	250.43	230.71	193.23	173.52	136.05	321.40	295.78	248.46	222.81	173.52
59	171.56	157.75	130.14	118.31	90.71	184.28	169.44	139.80	127.08	97.44	266.20	244.51	205.07	185.35	143.94	335.21	309.59	258.31	232.67	181.42
60	179.44	163.66	138.03	124.22	96.62	192.74	175.79	148.27	133.43	103.77	281.97	260.29	216.90	195.21	151.84	349.02	321.40	268.17	240.57	187.32
61	195.21	181.42	151.84	136.05	106.48	209.68	194.86	163.10	146.15	114.38	305.64	281.97	234.65	210.99	163.66	374.65	343.10	285.92	258.31	201.13
62	212.95	195.21	163.66	147.89	114.36	228.74	209.68	175.79	158.85	122.85	329.30	303.66	252.39	228.74	177.47	396.34	366.77	305.64	274.08	214.93
63	228.74	212.95	177.47	159.72	124.22	245.69	228.74	190.63	171.57	133.43	352.96	325.35	272.11	244.51	191.27	420.00	388.46	323.38	291.83	226.76
64	246.48	228.74	189.30	171.56	132.12	264.76	245.69	203.33	184.28	141.92	374.65	347.05	289.87	260.29	203.09	443.66	410.14	341.12	307.61	238.60
65	264.22	242.53	203.09	183.37	141.98	283.82	260.51	218.15	196.98	152.50	400.28	368.74	307.61	276.06	214.93	469.29	431.83	360.84	325.35	252.39
66	295.78	274.08	228.74	205.07	159.72	317.71	294.40	245.69	220.27	171.57	443.66	410.14	341.12	307.61	238.60	514.65	475.22	396.34	354.93	278.03
67	329.30	303.66	252.39	228.74	177.47	353.71	326.18	271.10	245.69	190.63	489.01	451.55	374.65	339.16	262.25	560.00	518.59	429.85	386.48	301.69
68	360.84	333.24	278.03	250.43	195.21	387.59	357.95	298.65	269.00	209.68	532.40	490.99	410.14	368.74	287.89	607.32	560.00	465.36	420.00	325.35
69	394.37	362.82	303.66	274.08	212.95	423.61	389.72	326.18	294.40	228.74	575.78	532.40	443.66	398.32	311.54	652.68	601.41	500.84	451.55	350.98
70	425.92	392.39	327.33	295.78	228.74	457.50	421.50	351.60	317.71	245.69	621.13	573.81	477.19	429.85	333.24	698.03	642.82	536.35	483.10	374.65
71	492.96	453.52	378.60	341.12	264.22	529.51	487.15	406.68	366.42	283.82	705.91	650.71	542.26	487.05	380.56	788.74	729.58	609.30	546.21	425.92
72	560.00	516.63	429.85	386.48	301.69	601.52	554.94	461.72	415.15	324.06	788.74	727.61	607.32	546.21	425.92	881.42	814.36	678.31	609.30	475.22
73	627.04	577.74	481.13	433.80	337.19	673.54	620.58	516.80	465.97	362.18	873.52	804.50	670.43	603.39	469.29	974.09	899.16	749.30	674.38	524.51
74	692.12	640.85	532.40	479.15	372.67	743.44	688.37	571.88	514.69	400.31	956.34	883.38	735.49	662.54	514.65	1,066.77	983.95	820.29	737.47	573.81
75	759.16	700.00	585.64	526.49	410.14	815.45	751.91	629.06	565.53	440.55	1,039.17	960.29	798.60	719.72	560.00	1,157.48	1,066.77	889.30	800.57	623.10
76	867.61	800.57	668.45	601.41	467.33	931.95	859.93	718.02	646.00	501.98	1,175.22	1,084.51	903.10	812.40	632.96	1,297.46	1,198.87	999.73	899.16	700.00
77	978.04	901.14	751.27	676.33	526.49	1,050.56	967.96	806.99	726.48	565.53	1,311.27	1,210.71	1,007.61	907.05	705.91	1,437.47	1,327.04	1,106.21	995.78	774.93
78	1,086.49	1,001.69	834.08	753.25	583.67	1,167.05	1,075.96	895.92	809.10	626.94	1,445.35	1,334.94	1,112.11	999.73	778.88	1,579.45	1,457.19	1,214.66	1,092.40	849.87
79	1,194.94	1,102.26	918.88	826.20	642.82	1,283.54	1,183.99	987.01	887.45	690.49	1,581.42	1,459.16	1,214.66	1,094.37	849.87	1,719.45	1,587.33	1,323.11	1,190.99	926.76
80	1,303.39	1,202.82	1,001.69	901.14	701.98	1,400.04	1,292.01	1,075.96	967.96	754.02	1,715.50	1,583.38	1,319.16	1,189.01	922.81	1,859.44	1,715.50	1,429.58	1,287.61	1,001.69
81	1,394.10	1,287.61	1,072.68	966.20	751.27	1,497.48	1,383.08	1,152.22	1,037.84	806.99	1,835.79	1,693.81	1,413.82	1,269.86	989.87	1,989.58	1,837.76	1,530.15	1,378.31	1,070.70
82	1,500.57	1,384.24	1,153.53	1,037.19	808.45	1,611.84	1,486.87	1,239.07	1,114.11	868.40	1,971.84	1,821.98	1,518.32	1,366.48	1,062.82	2,139.45	1,973.82	1,646.49	1,480.86	1,153.53
83	1,618.88	1,494.65	1,246.21	1,121.97	871.56	1,738.92	1,605.47	1,338.62	1,205.16	936.18	2,131.56	1,967.89	1,638.60	1,474.93	1,147.62	2,309.03	2,131.56	1,776.63	1,599.17	1,244.23
84	1,756.91	1,622.82	1,350.71	1,216.63	946.48	1,887.18	1,743.15	1,450.87	1,306.85	1,016.67	2,312.96	2,135.50	1,778.61	1,601.14	1,244.23	2,506.21	2,312.96	1,928.45	1,735.22	1,350.71
85	1,916.63	1,768.75	1,472.97	1,325.08	1,031.27	2,058.76	1,899.90	1,582.20	1,423.34	1,107.74	2,520.01	2,326.77	1,938.31	1,745.08	1,356.62	2,732.97	2,521.98	2,101.98	1,890.99	1,471.00
86	2,086.20	1,928.45	1,605.07	1,445.35	1,123.95	2,240.90	2,071.44	1,724.10	1,552.52	1,207.29	2,746.77	2,535.79	2,113.82	1,902.83	1,478.88	2,977.48	2,748.74	2,291.28	2,062.55	1,603.10
87	2,273.53	2,100.01	1,749.03	1,575.50	1,224.52	2,442.11	2,255.72	1,878.71	1,692.32	1,315.32	2,995.22	2,764.53	2,303.10	2,072.41	1,612.96	3,245.65	2,997.20	2,498.33	2,247.90	1,749.03
88	2,480.57	2,289.31	1,906.78	1,715.50	1,334.94	2,664.50	2,459.06	2,048.17	1,842.71	1,433.93	3,265.37	3,012.97	2,510.15	2,259.73	1,756.91	3,537.48	3,265.37	2,721.14	2,449.03	1,904.80
89	2,703.40	2,496.35	2,080.29	1,871.27	1,457.19	2,903.85	2,681.45	2,234.55	2,010.03	1,565.24	3,559.17	3,285.09	2,736.91	2,464.80	1,916.63	3,856.92	3,559.17	2,967.62	2,669.87	2,078.32
90	2,945.93	2,721.14	2,265.64	2,038.88	1,585.36	3,164.36	2,922.91	2,433.64	2,190.07	1,702.91	3,878.62	3,580.86	2,983.39	2,685.65	2,088.18	4,203.97	3,880.57	3,233.82	2,910.44	2,263.67
91	3,212.12	2,965.64	2,470.71	2,224.23	1,729.31	3,450.31	3,185.55	2,653.91	2,389.15	1,857.54	4,227.62	3,902.27	3,251.56	2,926.21	2,275.50	4,582.55	4,229.60	3,525.64	3,170.71	2,468.75
92	3,501.99	3,231.84	2,693.54	2,423.39	1,885.08	3,761.66	3,471.48	2,893.26	2,603.08	2,024.86	4,608.20	4,253.27	3,545.36	3,190.43	2,482.54	4,994.66	4,610.16	3,841.14	3,458.60	2,689.59
93	3,815.51	3,521.71	2,934.09	2,642.27	2,054.66	4,098.43	3,782.85	3,151.66	2,838.19	2,207.02	5,022.28	4,635.80	3,862.83	3,478.32	2,703.40	5,444.25	5,024.24	4,186.21	3,768.19	2,930.16
94	4,158.61	3,839.18	3,200.29	2,878.89	2,240.01	4,466.98	4,123.85	3,437.59	3,092.36	2,406.10	5,473.83	5,053.82	4,211.85	3,789.88	2,947.90	5,933.26	5,477.77	4,564.81	4,107.34	3,196.36

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	94.64	86.76	72.96	65.06	51.27	101.66	93.19	78.37	69.88	55.08	145.91	136.05	112.40	100.57	78.87	197.18	183.37	151.84	138.03	106.48
25-29	102.54	94.64	78.87	70.99	55.21	110.14	101.66	84.72	76.25	59.30	157.75	145.91	120.29	108.45	84.78	212.95	195.21	163.66	147.89	114.36
30-34	110.43	102.54	84.78	74.92	59.16	118.61	110.14	91.07	80.49	63.55	169.58	155.77	130.14	118.31	90.71	228.74	210.99	175.49	157.75	122.26
35-39	118.31	108.45	90.71	82.82	63.11	127.08	116.49	97.44	88.97	67.78	183.37	167.61	140.00	126.19	98.59	246.48	226.76	189.30	171.56	132.12
40-44	128.17	118.31	96.62	88.73	67.04	137.68	127.08	103.77	95.31	72.02	195.21	181.42	151.84	136.05	106.48	264.22	244.51	203.09	183.37	141.98
45	128.17	120.29	100.57	90.71	70.99	137.68	129.21	108.02	97.44	76.25	199.16	185.35	153.80	138.03	108.45	270.15	250.43	207.04	185.35	145.91
46	130.14	120.29	100.57	90.71	70.99	139.80	129.21	108.02	97.44	76.25	201.13	185.35	155.77	140.00	108.45	274.08	254.36	210.99	191.27	147.89
47	132.12	120.29	100.57	90.71	70.99	141.92	129.21	108.02	97.44	76.25	205.07	187.32	157.75	140.00	110.43	280.01	260.29	216.90	195.21	151.84
48	132.12	122.26	102.54	92.68	70.99	141.92	131.33	110.14	99.56	76.25	207.04	191.27	159.72	141.98	112.40	285.92	264.22	218.88	197.18	153.80
49	134.08	122.26	102.54	92.68	70.99	144.02	131.33	110.14	99.56	76.25	207.04	193.23	161.70	143.94	112.40	291.83	270.15	224.79	201.13	157.75
50	134.08	124.22	104.50	92.68	72.96	144.02	133.43	112.24	99.56	78.37	210.99	195.21	161.70	145.91	112.40	295.78	274.08	228.74	207.04	159.72
51	138.03	128.17	106.48	94.64	74.92	148.27	137.68	114.38	101.66	80.49	214.93	197.18	165.63	149.86	116.34	299.73	278.03	230.71	207.04	161.70
52	141.98	130.14	108.45	98.59	76.90	152.50	139.80	116.49	105.91	82.60	218.88	201.13	167.61	151.84	118.31	305.64	281.97	234.65	210.99	163.66
53	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	222.81	205.07	171.56	153.80	120.29	307.61	285.92	236.62	212.95	165.63
54	149.86	138.03	116.34	104.50	80.85	160.97	148.27	124.96	112.24	86.84	226.76	209.02	173.52	155.77	122.26	311.54	287.89	240.57	216.90	167.61
55	153.80	140.00	118.31	106.48	82.82	165.20	150.38	127.08	114.38	88.97	228.74	212.95	177.47	159.72	124.22	315.49	291.83	242.53	218.88	169.58
56	163.66	151.84	126.19	114.36	88.73	175.79	163.10	135.55	122.85	95.31	248.46	228.74	191.27	173.52	134.08	329.30	305.64	254.36	228.74	177.47
57	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	268.17	246.48	207.04	185.35	145.91	345.07	319.44	266.20	240.57	187.32
58	185.35	169.58	140.00	128.17	98.59	199.10	182.16	150.38	137.68	105.91	285.92	264.22	218.88	197.18	153.80	360.84	333.24	278.03	250.43	195.21
59	195.21	179.44	149.86	134.08	104.50	209.68	192.74	160.97	144.02	112.24	305.64	281.97	234.65	210.99	163.66	376.62	347.05	289.87	260.29	203.09
60	205.07	189.30	157.75	140.00	110.43	220.27	203.33	169.44	150.38	118.61	323.38	297.75	250.43	224.79	175.49	392.39	362.82	301.69	272.11	210.99
61	220.85	205.07	171.56	151.84	120.29	237.22	220.27	184.28	163.10	129.21	349.02	321.40	268.17	240.57	187.32	420.00	386.48	321.40	289.87	224.79
62	238.60	218.88	183.37	163.66	128.17	256.29	235.10	196.98	175.79	137.68	374.65	345.07	287.89	260.29	201.13	445.64	412.11	343.10	307.61	240.57
63	254.36	236.62	195.21	175.49	136.05	273.23	254.16	209.68	188.51	146.15	400.28	370.70	307.61	276.06	214.93	473.24	437.75	362.82	329.30	254.36
64	274.08	252.39	209.02	189.30	145.91	294.40	271.10	224.52	203.33	156.74	425.92	394.37	327.33	295.78	228.74	500.84	463.38	386.48	347.05	270.15
65	289.87	266.20	222.81	201.13	155.77	311.35	285.93	239.34	216.05	167.32	451.55	418.04	347.05	311.54	242.53	528.45	487.05	406.20	364.79	283.94
66	327.33	301.69	252.39	226.76	177.47	351.60	324.06	271.10	243.57	190.63	502.82	463.38	386.48	349.02	270.15	581.69	538.31	447.61	404.23	313.52
67	362.82	337.19	280.01	252.39	195.21	389.72	362.18	300.77	271.10	209.68	554.09	510.70	425.92	384.51	297.75	636.90	587.60	489.01	441.69	343.10
68	402.25	370.70	307.61	278.03	214.93	432.08	398.19	330.43	298.65	230.87	605.36	558.02	465.36	420.00	325.35	692.12	638.87	530.42	479.15	370.70
69	439.71	406.20	339.16	303.66	236.62	472.33	436.32	364.32	326.18	254.16	654.66	605.36	504.79	453.52	352.96	745.35	688.17	573.81	516.63	402.25
70	475.22	441.69	366.77	329.30	256.34	510.45	474.44	393.96	353.71	275.35	707.89	652.68	542.26	489.01	380.56	800.57	739.44	615.22	554.09	429.85
71	554.09	510.70	425.92	382.53	297.75	595.17	548.58	457.50	410.89	319.82	802.55	741.42	617.18	554.09	431.83	907.05	836.06	698.03	627.04	489.01
72	630.99	581.69	485.08	435.78	339.16	677.77	624.83	521.04	468.09	364.32	899.16	828.17	690.14	621.13	483.10	1,011.55	932.67	776.90	700.00	544.23
73	705.91	652.68	542.26	489.01	380.56	758.26	701.08	582.47	525.27	408.78	993.80	916.91	765.07	688.17	536.35	1,118.04	1,033.24	859.73	774.93	601.41
74	782.83	721.70	601.41	542.26	421.97	840.88	775.21	646.00	582.47	453.25	1,090.42	1,005.64	838.03	755.21	587.60	1,224.52	1,129.86	940.57	845.92	658.59
75	857.75	792.69	660.57	595.50	463.38	921.35	851.46	709.55	639.66	497.75	1,185.08	1,092.40	911.00	820.29	636.90	1,329.02	1,226.49	1,023.38	920.86	715.77
76	999.73	922.81	769.02	692.12	538.31	1,073.86	991.24	826.04	743.44	578.22	1,358.59	1,256.07	1,045.08	942.53	731.56	1,510.43	1,394.10	1,161.41	1,045.08	812.40
77	1,139.72	1,052.96	877.47	788.74	615.22	1,224.23	1,131.04	942.53	847.23	660.84	1,536.06	1,415.77	1,179.15	1,062.82	826.20	1,691.83	1,559.73	1,301.41	1,169.29	911.00
78	1,279.72	1,181.13	985.92	887.33	690.14	1,374.62	1,268.71	1,059.03	953.12	741.32	1,709.59	1,579.45	1,315.22	1,183.10	920.86	1,871.27	1,727.34	1,439.44	1,295.51	1,007.61
79	1,421.70	1,313.25	1,092.40	983.95	765.07	1,527.12	1,410.62	1,173.40	1,056.91	821.79	1,885.08	1,739.17	1,449.30	1,305.36	1,015.50	2,052.69	1,894.94	1,579.45	1,421.70	1,106.21
80	1,561.70	1,441.42	1,200.85	1,080.56	840.01	1,677.50	1,548.31	1,289.90	1,160.68	902.29	2,062.55	1,902.83	1,585.36	1,425.63	1,110.14	2,234.09	2,062.55	1,717.48	1,547.89	1,202.82
81	1,670.15	1,543.94	1,285.65	1,157.48	899.16	1,794.00	1,658.43	1,380.98	1,243.30	965.84	2,206.49	2,034.95	1,695.78	1,526.20	1,187.05	2,389.88	2,206.49	1,837.76	1,654.37	1,285.65
82	1,796.35	1,660.30	1,382.26	1,244.23	968.18	1,929.54	1,783.41	1,484.76	1,336.49	1,039.97	2,370.16	2,186.77	1,823.95	1,640.58	1,277.75	2,569.30	2,372.12	1,975.79	1,778.61	1,382.26
83	1,940.29	1,792.40	1,492.69	1,344.80	1,045.08	2,084.16	1,925.31	1,603.37	1,444.52	1,122.57	2,559.44	2,364.23	1,969.87	1,770.71	1,378.31	2,774.39	2,561.42	2,133.54	1,920.57	1,492.69
84	2,105.92	1,944.24	1,618.88	1,459.16	1,133.81	2,262.07	2,088.40	1,738.92	1,567.36	1,217.88	2,776.34	2,565.37	2,137.47	1,922.54	1,496.62	3,011.01	2,778.32	2,316.91	2,084.24	1,622.82
85	2,295.22	2,117.75	1,764.80	1,589.31	1,236.35	2,465.42	2,274.79	1,895.65	1,707.16	1,328.02	3,026.77	2,794.10	2,330.72	2,096.06	1,630.72	3,281.14	3,028.75	2,523.96	2,271.57	1,766.77
86	2,502.26	2,309.03	1,924.52	1,731.27	1,346.76	2,687.80	2,480.24	2,067.22	1,859.64	1,446.62	3,300.86	3,046.49	2,539.72	2,285.36	1,778.61	3,576.91	3,302.83	2,750.72	2,474.66	1,926.49
87	2,727.05	2,518.05	2,098.03	1,887.06	1,469.02	2,929.26	2,704.75	2,253.60	2,026.98	1,577.95	3,596.63	3,320.58	2,766.49	2,490.43	1,936.35	3,898.33	3,598.61	2,999.17	2,699.45	2,100.01
88	2,971.57	2,742.83	2,285.36	2,058.60	1,599.17	3,191.92	2,946.21	2,454.81	2,211.24	1,717.74	3,920.01	3,618.33	3,014.94	2,715.23	2,109.87	4,249.32	3,921.99	3,269.30	2,941.99	2,289.31
89	3,239.73	2,989.31	2,492.40	2,241.99	1,745.08	3,479.95	3,210.97	2,677.22	2,408.24	1,874.48	4,274.94	3,945.66	3,287.06	2,957.76	2,301.14	4,631.85	4,274.94	3,563.12	3,206.22	2,494.38
90	3,531.57	3,259.45	2,717.19	2,445.08	1,902.83	3,793.44	3,501.14	2,918.67	2,626.39	2,043.92	4,657.49	4,300.59	3,582.84	3,223.96	2,508.19	5,047.91	4,659.45	3,882.55	3,494.11	2,717.19
91	3,849.04	3,553.26	2,961.71	2,665.93	2,072.41	4,134.45	3,816.74	3,181.31	2,863.61	2,226.08	5,079.46	4,687.07	3,906.22	3,513.83	2,734.95	5,503.41	5,079.46	4,233.55	3,809.60	2,963.67
92	4,196.07	3,872.69	3,227.91	2,904.51	2,259.73	4,507.20	4,159.86	3,467.26	3,119.88	2,427.29	5,534.96	5,109.04	4,257.20	3,831.28	2,979.45	5,998.34	5,536.92	4,614.11	4,152.70	3,229.87
93	4,574.67	4,221.71	3,517.76	3,166.78	2,462.83	4,913.88	4,534.76	3,778.60	3,401.60	2,645.44	6,031.86	5,568.47	4,641.71	4,176.35	3,249.59	6,538.62	6,035.81	5,030.17	4,527.35	3,521.71
94	4,984.81	4,600.30	3,835.23	3,450.72	2,685.65	5,354.43	4,941.40	4,119.61	3,706.59	2,884.80	6,576.09	6,071.29	5,057.77	4,552.98	3,541.43	7,126.23	6,578.06	5,481.72	4,933.55	3,837.20

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	110.43	102.54	84.78	74.92	59.16	118.61	110.14	91.07	80.49	63.55	167.61	155.77	128.17	116.34	90.71	226.76	209.02	173.52	157.75	122.26
25-29	118.31	108.45	90.71	82.82	63.11	127.08	116.49	97.44	88.97	67.78	181.42	167.61	140.00	126.19	98.59	244.51	224.79	187.32	169.58	132.12
30-34	128.17	118.31	96.62	86.76	67.04	137.68	127.08	103.77	93.19	72.02	195.21	179.44	149.86	134.08	104.50	262.25	240.57	201.13	181.42	140.00
35-39	136.05	126.19	106.48	94.64	74.92	146.15	135.55	114.38	101.66	80.49	209.02	193.23	161.70	143.94	112.40	281.97	260.29	216.90	195.21	151.84
40-44	147.89	136.05	112.40	102.54	78.87	158.85	146.15	120.74	110.14	84.72	224.79	207.04	173.52	155.77	122.26	303.66	280.01	232.67	209.02	163.66
45	149.86	140.00	116.34	104.50	80.85	160.97	150.38	124.96	112.24	86.84	228.74	210.99	175.49	159.72	122.26	309.59	285.92	238.60	214.93	167.61
46	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	228.74	212.95	175.49	159.72	122.26	313.52	287.89	240.57	216.90	167.61
47	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	228.74	212.95	175.49	159.72	122.26	317.47	291.83	242.53	218.88	169.58
48	151.84	140.00	118.31	106.48	82.82	163.10	150.38	127.08	114.38	88.97	228.74	212.95	177.47	159.72	124.22	319.44	295.78	246.48	220.85	173.52
49	151.84	140.00	118.31	106.48	82.82	163.10	150.38	127.08	114.38	88.97	228.74	212.95	177.47	159.72	124.22	323.38	297.75	248.46	222.81	173.52
50	153.80	140.00	118.31	106.48	82.82	165.20	150.38	127.08	114.38	88.97	228.74	212.95	177.47	159.72	124.22	325.35	301.69	252.39	226.76	177.47
51	157.75	143.94	120.29	108.45	84.78	169.44	154.62	129.21	116.49	91.07	236.62	218.88	183.37	163.66	128.17	329.30	305.64	254.36	228.74	177.47
52	161.70	147.89	124.22	110.43	86.76	173.69	158.85	133.43	118.61	93.19	242.53	224.79	187.32	169.58	132.12	335.21	309.59	258.31	230.71	181.42
53	163.66	151.84	126.19	114.36	88.73	175.79	163.10	135.55	122.85	95.31	250.43	230.71	193.23	173.52	136.05	341.12	313.52	262.25	234.65	183.37
54	167.61	153.80	128.17	116.34	90.71	180.04	165.20	137.68	124.96	97.44	258.31	238.60	197.18	177.47	138.03	345.07	319.44	264.22	238.60	185.35
55	171.56	157.75	130.14	118.31	90.71	184.28	169.44	139.80	127.08	97.44	264.22	242.53	203.09	183.37	141.98	349.02	321.40	268.17	240.57	187.32
56	185.35	169.58	140.00	128.17	98.59	199.10	182.16	150.38	137.68	105.91	285.92	262.25	218.88	197.18	153.80	368.74	341.12	285.92	256.34	201.13
57	197.18	183.37	151.84	138.03	106.48	211.80	196.98	163.10	148.27	114.38	305.64	281.97	234.65	210.99	163.66	390.42	360.84	299.73	270.15	209.02
58	210.99	195.21	161.70	145.91	112.40	226.64	209.68	173.69	156.74	120.74	325.35	299.73	250.43	224.79	175.49	410.14	378.60	315.49	285.92	220.85
59	224.79	207.04	173.52	155.77	122.26	241.46	222.40	186.38	167.32	131.33	345.07	319.44	266.20	240.57	187.32	429.85	396.34	331.26	297.75	232.67
60	238.60	218.88	183.37	163.66	128.17	256.29	235.10	196.98	175.79	137.68	364.79	339.16	281.97	252.39	197.18	451.55	418.04	347.05	311.54	242.53
61	256.34	238.60	197.18	177.47	138.03	275.35	256.29	211.80	190.63	148.27	394.37	362.82	303.66	272.11	212.95	485.08	445.64	372.67	335.21	260.29
62	276.06	254.36	212.95	191.27	149.86	296.53	273.23	228.74	205.46	160.97	420.00	388.46	323.38	291.83	226.76	516.63	475.22	396.34	356.91	278.03
63	295.78	272.11	226.76	205.07	159.72	317.71	292.28	243.57	220.27	171.57	447.61	414.09	345.07	309.59	242.53	548.17	506.77	421.97	380.56	295.78
64	313.52	289.87	240.57	216.90	167.61	336.76	311.35	258.41	232.99	180.04	475.22	439.71	364.79	329.30	256.34	581.69	536.35	447.61	402.25	313.52
65	331.26	307.61	254.36	228.74	177.47	355.83	330.43	273.23	245.69	190.63	502.82	463.38	386.48	349.02	270.15	613.25	565.92	471.27	423.95	329.30
66	374.65	345.07	287.89	260.29	201.13	402.43	370.65	309.24	279.60	216.05	561.97	520.56	431.83	388.46	301.69	674.38	621.13	520.56	467.33	364.79
67	418.04	386.48	321.40	287.89	224.79	449.04	415.15	345.23	309.24	241.46	621.13	573.81	477.19	429.85	333.24	735.49	678.31	565.92	508.73	396.34
68	459.43	423.95	352.96	319.44	246.48	493.50	455.39	379.12	343.13	264.76	680.28	629.01	524.51	471.27	366.77	796.62	735.49	613.25	552.12	429.85
69	502.82	463.38	386.48	349.02	270.15	540.11	497.75	415.15	374.90	290.18	741.42	684.23	569.86	512.68	398.32	857.75	792.69	660.57	593.53	463.38
70	544.23	502.82	420.00	376.62	293.80	584.58	540.11	451.14	404.56	315.59	800.57	739.44	615.22	554.09	429.85	920.86	847.89	707.89	636.90	494.94
71	630.99	581.69	485.08	435.78	339.16	677.77	624.83	521.04	468.09	364.32	911.00	841.98	700.00	630.99	490.99	1,035.22	956.34	796.62	717.75	558.02
72	713.81	658.59	550.14	494.94	384.51	766.74	707.43	590.94	531.64	413.03	1,023.38	944.51	786.76	707.89	550.14	1,151.55	1,062.82	887.33	798.60	621.13
73	798.60	737.47	613.25	554.09	429.85	857.81	792.15	658.72	595.17	461.72	1,133.81	1,045.08	871.56	784.79	609.30	1,267.89	1,169.29	976.06	877.47	684.23
74	883.38	814.36	678.31	611.27	475.22	948.88	874.75	728.60	656.60	510.45	1,246.21	1,149.58	956.34	861.70	670.43	1,384.24	1,279.72	1,064.79	958.32	745.35
75	966.20	893.24	743.39	670.43	520.56	1,037.84	959.47	798.52	720.13	559.16	1,356.62	1,252.12	1,043.10	938.60	729.58	1,500.57	1,386.20	1,155.50	1,039.17	808.45
76	1,102.26	1,017.47	847.89	765.07	593.53	1,183.99	1,092.92	910.76	821.79	637.53	1,532.13	1,413.82	1,179.15	1,060.84	826.20	1,681.97	1,551.84	1,291.56	1,163.39	905.07
77	1,258.03	1,159.44	966.20	869.58	676.33	1,351.31	1,245.40	1,037.84	934.06	726.48	1,731.27	1,599.17	1,332.97	1,198.87	932.67	1,883.11	1,737.19	1,447.33	1,303.39	1,013.52
78	1,407.89	1,301.41	1,082.54	976.06	757.18	1,512.28	1,397.92	1,162.80	1,048.44	813.32	1,922.54	1,774.66	1,478.88	1,330.99	1,035.22	2,072.41	1,912.68	1,593.24	1,433.53	1,116.06
79	1,547.89	1,429.58	1,190.99	1,072.68	834.08	1,662.67	1,535.59	1,279.29	1,152.22	895.92	2,096.06	1,934.38	1,612.96	1,449.30	1,129.86	2,236.06	2,064.52	1,719.45	1,547.89	1,202.82
80	1,672.11	1,543.94	1,287.61	1,157.48	901.14	1,796.10	1,658.43	1,383.08	1,243.30	967.96	2,263.67	2,088.18	1,739.17	1,567.61	1,216.63	2,415.50	2,230.15	1,859.44	1,672.11	1,301.41
81	1,790.42	1,652.40	1,378.31	1,238.31	964.23	1,923.19	1,774.92	1,480.51	1,330.12	1,035.72	2,421.41	2,234.09	1,861.41	1,676.06	1,303.39	2,585.09	2,385.93	1,987.61	1,790.42	1,392.12
82	1,924.52	1,776.63	1,480.86	1,332.97	1,037.19	2,067.22	1,908.37	1,590.67	1,431.81	1,114.11	2,602.83	2,401.69	2,003.39	1,802.26	1,401.98	2,778.32	2,565.37	2,137.47	1,924.52	1,496.62
83	2,078.32	1,918.59	1,599.17	1,437.47	1,120.00	2,232.43	2,060.86	1,717.74	1,544.06	1,203.04	2,809.87	2,594.94	2,163.11	1,946.21	1,514.37	3,001.15	2,770.44	2,307.05	2,076.34	1,614.93
84	2,253.81	2,082.27	1,735.22	1,559.73	1,214.66	2,420.92	2,236.66	1,863.88	1,675.38	1,304.72	3,050.44	2,815.78	2,346.49	2,111.84	1,642.54	3,255.51	3,005.08	2,504.24	2,253.81	1,752.96
85	2,456.92	2,269.59	1,890.99	1,701.69	1,323.11	2,639.09	2,437.88	2,031.20	1,827.87	1,421.21	3,324.53	3,068.19	2,557.48	2,301.14	1,790.42	3,547.34	3,275.23	2,731.00	2,456.92	1,912.68
86	2,677.75	2,472.68	2,060.57	1,855.50	1,443.39	2,876.31	2,656.03	2,213.36	1,993.09	1,550.42	3,624.24	3,346.22	2,788.18	2,508.19	1,952.12	3,868.76	3,571.01	2,975.50	2,677.75	2,082.27
87	2,920.30	2,695.51	2,245.92	2,021.14	1,571.56	3,136.84	2,895.38	2,412.45	2,171.00	1,688.09	3,949.59	3,645.93	3,038.61	2,732.97	2,127.61	4,217.76	3,892.41	3,243.68	2,920.30	2,271.57
88	3,182.55	2,938.04	2,449.03	2,204.51	1,713.53	3,418.54	3,155.89	2,630.62	2,367.98	1,840.59	4,306.50	3,973.26	3,312.69	2,979.45	2,318.89	4,596.36	4,241.43	3,535.50	3,180.57	2,474.66
89	3,470.44	3,202.27	2,667.89	2,401.69	1,867.34	3,727.77	3,439.71	2,865.73	2,579.78	2,005.79	4,692.98	4,330.16	3,610.44	3,247.63	2,527.91	5,010.45	4,623.96	3,852.97	3,468.46	2,697.47
90	3,781.98	3,492.13	2,910.44	2,618.60	2,036.90	4,062.42	3,751.08	3,126.25	2,812.76	2,187.94	5,114.95	4,720.58	3,933.82	3,541.43	2,754.67	5,460.02	5,040.03	4,200.02	3,780.02	2,940.02
91	4,121.15	3,805.65	3,170.71	2,855.22	2,220.30	4,426.73	4,087.84	3,405.82	3,066.94	2,384.93	5,574.40	5,146.50	4,288.75	3,860.86	3,003.11	5,951.01	5,493.55	4,576.64	4,119.17	3,204.24
92	4,493.82	4,146.77	3,456.63	3,111.56	2,419.45	4,827.04	4,454.26	3,712.94	3,342.28	2,598.86	6,077.22	5,609.88	4,675.24	4,207.90	3,273.25	6,487.35	5,988.48	4,988.76	4,491.85	3,492.13
93	4,898.05	4,519.46	3,768.19	3,391.56	2,638.32	5,261.24	4,854.58	4,047.60	3,643.05	2,833.95	6,623.41	6,114.68	5,095.23	4,586.50	3,567.06	7,071.02	6,526.79	5,438.33	4,896.07	3,807.63
94	5,337.78	4,927.63	4,107.34	3,695.23	2,874.94	5,733.57	5,293.02	4,411.90	3,969.23	3,088.11	7,220.88	6,664.82	5,554.68	4,998.61	3,888.47	7,707.92	7,114.39	5,927.35	5,335.80	4,148.75

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	118.31	108.45	90.71	80.85	63.11	127.08	116.49	97.44	86.84	67.78	183.37	169.58	140.00	128.17	98.59	240.57	222.81	185.35	167.61	130.14
25-29	126.19	116.34	96.62	86.76	67.04	135.55	124.96	103.77	93.19	72.02	197.18	181.42	151.84	136.05	106.48	260.29	240.57	199.16	179.44	140.00
30-34	136.05	126.19	104.50	94.64	72.96	146.15	135.55	112.24	101.66	78.37	210.99	195.21	161.70	145.91	112.40	280.01	258.31	214.93	193.23	149.86
35-39	145.91	134.08	112.40	100.57	78.87	156.74	144.02	120.74	108.02	84.72	228.74	209.02	175.49	157.75	122.26	299.73	276.06	230.71	207.04	161.70
40-44	157.75	143.94	120.29	108.45	84.78	169.44	154.62	129.21	116.49	91.07	244.51	226.76	187.32	169.58	132.12	323.38	297.75	248.46	222.81	173.52
45	159.72	147.89	122.26	110.43	84.78	171.57	158.85	131.33	118.61	91.07	250.43	230.71	193.23	173.52	136.05	329.30	303.66	252.39	228.74	177.47
46	161.70	147.89	124.22	110.43	86.76	173.69	158.85	133.43	118.61	93.19	250.43	230.71	193.23	173.52	136.05	331.26	307.61	256.34	228.74	179.44
47	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	250.43	230.71	193.23	173.52	136.05	335.21	309.59	258.31	232.67	181.42
48	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	252.39	230.71	193.23	173.52	136.05	339.16	313.52	262.25	234.65	183.37
49	161.70	149.86	126.19	112.40	88.73	173.69	160.97	135.55	120.74	95.31	252.39	230.71	193.23	173.52	136.05	341.12	315.49	262.25	236.62	183.37
50	161.70	151.84	126.19	112.40	88.73	173.69	163.10	135.55	120.74	95.31	252.39	230.71	193.23	173.52	136.05	345.07	319.44	264.22	240.57	185.35
51	165.63	151.84	128.17	116.34	90.71	177.91	163.10	137.68	124.96	97.44	260.29	240.57	199.16	179.44	140.00	349.02	321.40	268.17	240.57	187.32
52	169.58	155.77	130.14	118.31	90.71	182.16	167.32	139.80	127.08	97.44	266.20	246.48	205.07	185.35	143.94	352.96	327.33	272.11	244.51	191.27
53	173.52	159.72	132.12	118.31	92.68	186.38	171.57	141.92	127.08	99.56	274.08	252.39	210.99	189.30	147.89	356.91	329.30	274.08	248.46	191.27
54	175.49	161.70	136.05	122.26	94.64	188.51	173.69	146.15	131.33	101.66	281.97	260.29	216.90	195.21	151.84	362.82	333.24	278.03	250.43	195.21
55	179.44	163.66	138.03	124.22	96.62	192.74	175.79	148.27	133.43	103.77	289.87	266.20	222.81	201.13	155.77	364.79	339.16	281.97	252.39	197.18
56	193.23	177.47	147.89	132.12	104.50	207.56	190.63	158.85	141.92	112.24	311.54	287.89	240.57	216.90	167.61	390.42	360.84	299.73	270.15	209.02
57	207.04	189.30	159.72	141.98	112.40	222.40	203.33	171.57	152.50	120.74	333.24	307.61	256.34	230.71	179.44	414.09	382.53	319.44	285.92	222.81
58	218.88	203.09	169.58	151.84	118.31	235.10	218.15	182.16	163.10	127.08	354.93	329.30	274.08	246.48	191.27	437.75	404.23	337.19	303.66	236.62
59	232.67	216.90	179.44	161.70	126.19	249.92	232.99	192.74	173.69	135.55	376.62	349.02	289.87	262.25	203.09	461.41	425.92	354.93	319.44	248.46
60	246.48	228.74	189.30	171.56	132.12	264.76	245.69	203.33	184.28	141.92	400.28	368.74	307.61	276.06	214.93	487.05	447.61	374.65	337.19	262.25
61	270.15	248.46	207.04	185.35	145.91	290.18	266.88	222.40	199.10	156.74	427.90	394.37	329.30	295.78	230.71	520.56	481.13	400.28	360.84	280.01
62	291.83	268.17	224.79	201.13	157.75	313.47	288.07	241.46	216.05	169.44	453.52	420.00	350.98	315.49	246.48	556.07	514.65	429.85	386.48	301.69
63	313.52	289.87	240.57	216.90	167.61	336.76	311.35	258.41	232.99	180.04	483.10	443.66	370.70	333.24	260.29	593.53	546.21	455.50	410.14	319.44
64	335.21	309.59	258.31	232.67	181.42	360.07	332.54	277.46	249.92	194.86	508.73	469.29	392.39	352.96	274.08	629.01	579.72	483.10	435.78	339.16
65	356.91	329.30	274.08	248.46	191.27	383.37	353.71	294.40	266.88	205.46	536.35	494.94	412.11	372.67	287.89	664.52	613.25	510.70	459.43	356.91
66	404.23	372.67	309.59	280.01	216.90	434.20	400.31	332.54	300.77	232.99	601.41	554.09	463.38	416.06	325.35	731.56	674.38	561.97	506.77	394.37
67	449.57	416.06	345.07	311.54	242.53	482.91	446.92	370.65	334.64	260.51	664.52	615.22	512.68	461.41	358.88	796.62	735.49	613.25	552.12	429.85
68	496.91	457.47	380.56	343.10	266.20	533.76	491.40	408.78	368.54	285.93	731.56	674.38	561.97	506.77	394.37	863.66	796.62	664.52	597.46	465.36
69	542.26	498.87	418.04	374.65	291.83	582.47	535.86	449.04	402.43	313.47	796.62	733.53	611.27	552.12	427.90	930.71	857.75	715.77	642.82	500.84
70	587.60	542.26	453.52	408.18	317.47	631.18	582.47	487.15	438.45	341.01	859.73	794.65	662.54	595.50	463.38	995.78	920.86	765.07	688.17	536.35
71	676.33	625.08	520.56	469.29	364.79	726.48	671.44	559.16	504.08	391.84	980.01	905.07	755.21	678.31	528.45	1,121.97	1,033.24	861.70	776.90	603.39
72	767.04	709.86	591.55	530.42	414.09	823.92	762.49	635.41	569.75	444.79	1,100.28	1,017.47	847.89	763.11	593.53	1,246.21	1,149.58	956.34	861.70	670.43
73	857.75	792.69	660.57	595.50	463.38	921.35	851.46	709.55	639.66	497.75	1,224.52	1,127.90	940.57	845.92	658.59	1,368.45	1,263.95	1,054.93	948.46	739.44
74	948.46	877.47	731.56	656.62	512.68	1,018.78	942.53	785.80	705.31	550.69	1,344.80	1,240.28	1,033.24	930.71	723.67	1,492.69	1,380.29	1,149.58	1,033.24	804.50
75	1,039.17	960.29	798.60	719.72	560.00	1,116.22	1,031.50	857.81	773.09	601.52	1,465.07	1,352.69	1,125.92	1,013.52	788.74	1,618.88	1,492.69	1,246.21	1,121.97	871.56
76	1,185.08	1,094.37	911.00	822.26	636.90	1,272.96	1,175.52	978.54	883.24	684.12	1,654.37	1,528.18	1,273.81	1,145.64	891.28	1,814.09	1,672.11	1,394.10	1,256.07	976.06
77	1,350.71	1,246.21	1,039.17	934.65	727.61	1,450.87	1,338.62	1,116.22	1,003.95	781.56	1,871.27	1,727.34	1,437.47	1,293.53	1,005.64	2,029.02	1,873.25	1,561.70	1,405.92	1,092.40
78	1,514.37	1,398.03	1,165.36	1,047.05	816.34	1,626.66	1,501.70	1,251.77	1,124.69	876.87	2,076.34	1,916.63	1,597.19	1,435.49	1,118.04	2,232.13	2,062.55	1,717.48	1,545.92	1,202.82
79	1,664.23	1,536.06	1,279.72	1,153.53	895.21	1,787.63	1,649.96	1,374.62	1,239.07	961.59	2,263.67	2,088.18	1,739.17	1,567.61	1,216.63	2,411.55	2,226.20	1,855.50	1,670.15	1,299.44
80	1,798.32	1,660.30	1,382.26	1,246.21	968.18	1,931.68	1,783.41	1,484.76	1,338.62	1,039.97	2,443.11	2,255.78	1,881.13	1,691.83	1,317.18	2,604.80	2,405.64	2,003.39	1,804.23	1,401.98
81	1,924.52	1,776.63	1,480.86	1,332.97	1,037.19	2,067.22	1,908.37	1,590.67	1,431.81	1,114.11	2,614.66	2,413.53	2,011.28	1,810.14	1,407.89	2,788.18	2,573.25	2,143.40	1,928.45	1,500.57
82	2,068.46	1,908.73	1,591.28	1,431.56	1,114.09	2,221.83	2,050.27	1,709.28	1,537.70	1,196.69	2,809.87	2,594.94	2,163.11	1,946.21	1,514.37	2,997.20	2,766.49	2,305.08	2,074.38	1,612.96
83	2,234.09	2,062.55	1,717.48	1,547.89	1,202.82	2,399.75	2,215.49	1,844.82	1,662.67	1,292.01	3,034.66	2,801.99	2,334.66	2,101.98	1,634.65	3,235.79	2,987.34	2,488.47	2,240.01	1,741.13
84	2,423.39	2,238.04	1,863.39	1,678.04	1,305.36	2,603.08	2,403.99	2,001.56	1,802.46	1,402.16	3,292.97	3,040.58	2,533.81	2,281.43	1,774.66	3,511.85	3,241.70	2,699.45	2,431.27	1,889.02
85	2,642.27	2,439.17	2,031.00	1,827.90	1,421.70	2,838.19	2,620.04	2,181.60	1,963.43	1,527.12	3,590.72	3,312.69	2,762.55	2,486.49	1,934.38	3,827.34	3,533.54	2,943.95	2,650.15	2,060.57
86	2,878.89	2,658.03	2,214.37	1,993.53	1,549.87	3,092.36	2,855.12	2,378.56	2,141.36	1,664.80	3,914.10	3,612.42	3,011.01	2,709.31	2,107.89	4,172.42	3,849.04	3,208.19	2,888.75	2,245.92
87	3,137.20	2,896.63	2,413.53	2,172.97	1,689.87	3,369.82	3,111.42	2,592.50	2,334.10	1,815.18	4,265.08	3,937.77	3,281.14	2,953.81	2,297.19	4,547.07	4,196.07	3,498.04	3,147.06	2,449.03
88	3,421.14	3,156.92	2,632.41	2,368.18	1,843.67	3,674.83	3,391.01	2,827.60	2,543.78	1,980.37	4,649.59	4,292.70	3,576.91	3,220.01	2,504.24	4,955.23	4,574.67	3,813.54	3,431.00	2,669.87
89	3,728.75	3,442.84	2,867.05	2,581.14	2,007.33	4,005.24	3,698.12	3,079.64	2,772.52	2,156.16	5,067.63	4,677.21	3,898.33	3,507.90	2,729.02	5,402.84	4,986.78	4,154.67	3,738.61	2,908.46
90	4,063.97	3,750.45	3,125.37	2,813.82	2,188.74	4,365.30	4,028.54	3,357.11	3,022.46	2,351.04	5,525.10	5,099.18	4,249.32	3,825.37	2,975.50	5,887.92	5,436.37	4,529.32	4,075.80	3,170.71
91	4,430.73	4,089.59	3,407.33	3,068.19	2,385.93	4,759.28	4,392.84	3,659.99	3,295.69	2,562.84	6,022.00	5,558.61	4,631.85	4,168.47	3,241.70	6,418.34	5,925.38	4,937.48	4,442.55	3,456.63
92	4,829.03	4,456.36	3,714.94	3,344.24	2,600.85	5,187.11	4,786.80	3,990.40	3,592.22	2,793.71	6,564.25	6,059.46	5,047.91	4,543.12	3,533.54	6,996.08	6,457.78	5,381.15	4,844.82	3,766.21
93	5,262.84	4,858.61	4,050.16	3,643.95	2,835.50	5,653.08	5,218.88	4,350.48	3,914.15	3,045.75	7,153.83	6,603.69	5,503.41	4,953.27	3,852.97	7,627.07	7,039.47	5,866.22	5,280.58	4,107.34
94	5,738.05	5,296.37	4,412.97	3,973.26	3,089.88	6,163.53	5,689.09	4,740.19	4,267.88	3,319.00	7,796.65	7,199.19	5,998.34	5,398.89	4,198.04	8,311.31	7,672.43	6,394.67	5,753.82	4,476.08

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	130.14	120.29	100.57	90.71	70.99	139.80	129.21	108.02	97.44	76.25	203.09	187.32	155.77	140.00	108.45	268.17	248.46	207.04	185.35	145.91
25-29	140.00	128.17	106.48	96.62	74.92	150.38	137.68	114.38	103.77	80.49	218.88	201.13	167.61	151.84	118.31	287.89	266.20	220.85	199.16	153.80
30-34	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	234.65	218.88	181.42	161.70	126.19	309.59	285.92	238.60	214.93	167.61
35-39	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	252.39	232.67	195.21	173.52	136.05	333.24	307.61	256.34	230.71	179.44
40-44	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	272.11	252.39	209.02	187.32	145.91	358.88	331.26	276.06	248.46	193.23
45	177.47	163.66	136.05	122.26	94.64	190.63	175.79	146.15	131.33	101.66	276.06	256.34	212.95	191.27	149.86	364.79	337.19	281.97	252.39	197.18
46	177.47	163.66	138.03	124.22	96.62	190.63	175.79	148.27	133.43	103.77	278.03	256.34	212.95	193.23	149.86	368.74	341.12	283.94	254.36	199.16
47	179.44	163.66	138.03	124.22	96.62	192.74	175.79	148.27	133.43	103.77	278.03	256.34	214.93	193.23	149.86	372.67	343.10	285.92	258.31	201.13
48	179.44	165.63	138.03	124.22	96.62	192.74	177.91	148.27	133.43	103.77	278.03	256.34	214.93	193.23	149.86	374.65	347.05	289.87	260.29	203.09
49	179.44	165.63	140.00	124.22	98.59	192.74	177.91	150.38	133.43	105.91	278.03	256.34	214.93	193.23	149.86	378.60	350.98	291.83	262.25	205.07
50	181.42	167.61	140.00	126.19	98.59	194.86	180.04	150.38	135.55	105.91	278.03	258.31	214.93	193.23	149.86	384.51	352.96	295.78	264.22	207.04
51	185.35	171.56	141.98	128.17	98.59	199.10	184.28	152.50	137.68	105.91	285.92	264.22	220.85	199.16	153.80	386.48	358.88	297.75	268.17	209.02
52	187.32	173.52	143.94	130.14	100.57	201.21	186.38	154.62	139.80	108.02	295.78	274.08	228.74	205.07	159.72	392.39	362.82	301.69	272.11	210.99
53	191.27	175.49	147.89	132.12	104.50	205.46	188.51	158.85	141.92	112.24	305.64	281.97	234.65	210.99	163.66	396.34	366.77	305.64	274.08	214.93
54	195.21	179.44	149.86	134.08	104.50	209.68	192.74	160.97	144.02	112.24	313.52	287.89	240.57	216.90	167.61	402.25	370.70	307.61	278.03	214.93
55	197.18	183.37	151.84	138.03	106.48	211.80	196.98	163.10	148.27	114.38	321.40	295.78	246.48	222.81	173.52	406.20	374.65	311.54	281.97	218.88
56	212.95	197.18	163.66	147.89	114.36	228.74	211.80	175.79	158.85	122.85	345.07	319.44	266.20	240.57	187.32	431.83	398.32	333.24	299.73	232.67
57	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	370.70	341.12	285.92	256.34	201.13	459.43	423.95	352.96	319.44	246.48
58	242.53	224.79	187.32	169.58	132.12	260.51	241.46	201.21	182.16	141.92	396.34	362.82	303.66	274.08	212.95	487.05	449.57	374.65	337.19	262.25
59	258.31	240.57	199.16	179.44	140.00	277.46	258.41	213.93	192.74	150.38	420.00	386.48	323.38	289.87	226.76	512.68	473.24	394.37	354.93	276.06
60	274.08	252.39	210.99	189.30	147.89	294.40	271.10	226.64	203.33	158.85	443.66	410.14	341.12	307.61	238.60	540.28	496.91	414.09	374.65	289.87
61	297.75	274.08	228.74	207.04	159.72	319.82	294.40	245.69	222.40	171.57	475.22	437.75	364.79	329.30	256.34	577.74	534.37	445.64	400.28	311.54
62	323.38	297.75	248.46	224.79	173.52	347.36	319.82	266.88	241.46	186.38	504.79	465.36	388.46	349.02	272.11	619.15	571.83	475.22	427.90	333.24
63	349.02	321.40	268.17	240.57	187.32	374.90	345.23	288.07	258.41	201.21	534.37	494.94	410.14	370.70	287.89	658.59	607.32	506.77	455.50	354.93
64	372.67	343.10	285.92	258.31	201.13	400.31	368.54	307.12	277.46	216.05	563.95	520.56	433.80	390.42	303.66	698.03	642.82	536.35	483.10	374.65
65	396.34	366.77	305.64	274.08	214.93	425.73	393.96	328.29	294.40	230.87	595.50	550.14	457.47	412.11	319.44	737.47	680.28	565.92	510.70	396.34
66	447.61	414.09	345.07	309.59	242.53	480.81	444.79	370.65	332.54	260.51	666.48	615.22	512.68	463.38	358.88	810.43	749.30	623.10	561.97	435.78
67	498.87	461.41	384.51	345.07	270.15	535.86	495.61	413.03	370.65	290.18	739.44	682.26	567.88	510.70	398.32	885.35	816.34	680.28	611.27	477.19
68	550.14	508.73	421.97	380.56	295.78	590.94	546.44	453.25	408.78	317.71	810.43	749.30	623.10	561.97	435.78	958.32	885.35	737.47	664.52	516.63
69	601.41	554.09	463.38	416.06	325.35	646.00	595.17	497.75	446.92	349.48	883.38	814.36	678.31	611.27	475.22	1,033.24	952.39	794.65	713.81	556.07
70	652.68	601.41	500.84	451.55	350.98	701.08	646.00	537.97	485.03	377.00	956.34	881.42	733.53	660.57	512.68	1,106.21	1,021.41	849.87	765.07	595.50
71	753.25	694.09	577.74	520.56	404.23	809.10	745.55	620.58	559.16	434.20	1,090.42	1,005.64	838.03	755.21	587.60	1,244.23	1,147.62	956.34	861.70	670.43
72	853.80	788.74	654.66	589.58	457.47	917.11	847.23	703.19	633.30	491.40	1,224.52	1,129.86	940.57	845.92	658.59	1,382.26	1,275.79	1,062.82	956.34	743.39
73	954.37	879.44	731.56	660.57	512.68	1,025.14	944.65	785.80	709.55	550.69	1,358.59	1,254.09	1,045.08	940.57	731.56	1,520.29	1,401.98	1,169.29	1,052.96	818.31
74	1,054.93	972.11	810.43	729.58	567.88	1,133.16	1,044.19	870.52	783.68	609.99	1,492.69	1,378.31	1,147.62	1,033.24	802.55	1,660.30	1,530.15	1,275.79	1,147.62	893.24
75	1,153.53	1,066.77	889.30	798.60	623.10	1,239.07	1,145.86	955.25	857.81	669.30	1,626.77	1,500.57	1,250.14	1,125.92	875.49	1,796.35	1,660.30	1,382.26	1,244.23	968.18
76	1,315.22	1,212.68	1,011.55	911.00	707.89	1,412.74	1,302.60	1,086.55	978.54	760.38	1,837.76	1,695.78	1,413.82	1,271.84	989.87	2,013.25	1,857.48	1,547.89	1,392.12	1,084.51
77	1,500.57	1,384.24	1,153.53	1,037.19	808.45	1,611.84	1,486.87	1,239.07	1,114.11	868.40	2,076.34	1,916.63	1,597.19	1,437.47	1,118.04	2,253.81	2,080.29	1,733.24	1,559.73	1,212.68
78	1,680.01	1,549.87	1,291.56	1,163.39	905.07	1,804.58	1,664.80	1,387.32	1,249.65	972.19	2,305.08	2,127.61	1,772.68	1,595.22	1,240.28	2,478.61	2,287.33	1,906.78	1,715.50	1,334.94
79	1,847.62	1,705.64	1,421.70	1,279.72	995.78	1,984.62	1,832.12	1,527.12	1,374.62	1,069.61	2,512.12	2,318.89	1,932.40	1,739.17	1,352.69	2,675.79	2,472.68	2,060.57	1,853.53	1,443.39
80	1,995.51	1,841.70	1,536.06	1,380.29	1,074.65	2,143.48	1,978.25	1,649.96	1,482.64	1,154.33	2,713.26	2,504.24	2,086.20	1,879.16	1,461.14	2,890.72	2,669.87	2,224.23	2,001.42	1,557.75
81	2,135.50	1,971.84	1,642.54	1,478.88	1,149.58	2,293.84	2,118.05	1,764.32	1,588.53	1,234.82	2,902.55	2,679.73	2,232.13	2,009.30	1,561.70	3,093.81	2,855.22	2,380.02	2,141.42	1,666.20
82	2,295.22	2,117.75	1,764.80	1,589.31	1,236.35	2,465.42	2,274.79	1,895.65	1,707.16	1,328.02	3,121.42	2,880.86	2,399.74	2,161.14	1,680.01	3,326.50	3,070.16	2,559.44	2,303.10	1,792.40
83	2,478.61	2,287.33	1,906.78	1,715.50	1,334.94	2,662.39	2,456.95	2,048.17	1,842.71	1,433.93	3,369.87	3,111.56	2,592.97	2,332.68	1,816.07	3,592.70	3,314.67	2,764.53	2,486.49	1,934.38
84	2,689.59	2,482.54	2,068.46	1,861.41	1,447.33	2,889.01	2,666.63	2,221.83	1,999.44	1,554.64	3,657.76	3,375.80	2,811.85	2,531.84	1,967.89	3,896.36	3,598.61	2,999.17	2,699.45	2,100.01
85	2,932.13	2,707.33	2,253.81	2,029.02	1,577.47	3,149.56	2,908.08	2,420.92	2,179.47	1,694.44	3,985.09	3,679.46	3,066.21	2,758.60	2,147.33	4,249.32	3,921.99	3,269.30	2,941.99	2,289.31
86	3,194.38	2,949.88	2,458.89	2,212.41	1,721.41	3,431.24	3,168.61	2,641.22	2,376.46	1,849.06	4,343.96	4,010.72	3,342.27	3,007.06	2,340.58	4,631.85	4,274.94	3,561.15	3,206.22	2,492.40
87	3,482.27	3,214.10	2,679.73	2,411.55	1,875.22	3,740.48	3,452.43	2,878.43	2,590.38	2,014.26	4,734.39	4,371.58	3,641.99	3,279.16	2,549.58	5,047.91	4,659.45	3,882.55	3,494.11	2,717.19
88	3,795.79	3,503.97	2,920.30	2,628.46	2,044.80	4,077.25	3,763.78	3,136.84	2,823.35	2,196.42	5,162.27	4,765.94	3,971.28	3,572.98	2,780.29	5,503.41	5,079.46	4,231.57	3,809.60	2,961.71
89	4,138.89	3,819.46	3,182.55	2,865.08	2,228.18	4,445.79	4,102.68	3,418.54	3,077.52	2,393.40	5,625.65	5,191.85	4,328.19	3,894.38	3,030.72	5,996.37	5,536.92	4,612.13	4,150.72	3,227.91
90	4,509.60	4,162.56	3,470.44	3,123.39	2,429.31	4,844.00	4,471.21	3,727.77	3,354.99	2,609.45	6,132.42	5,659.18	4,716.65	4,245.37	3,300.86	6,536.65	6,033.83	5,028.19	4,525.37	3,519.73
91	4,915.79	4,539.18	3,781.98	3,403.40	2,648.17	5,280.30	4,875.77	4,062.42	3,655.76	2,844.54	6,684.54	6,169.88	5,142.55	4,627.91	3,600.58	7,124.25	6,576.09	5,481.72	4,933.55	3,837.20
92	5,357.50	4,945.37	4,123.12	3,711.01	2,886.77	5,754.76	5,312.07	4,428.85	3,986.18	3,100.83	7,285.95	6,725.95	5,603.98	5,043.96	3,921.99	7,767.07	7,167.64	5,972.70	5,377.21	4,180.30
93	5,840.60	5,391.01	4,493.82	4,044.25	3,145.08	6,273.67	5,790.75	4,827.04	4,344.13	3,378.29	7,940.61	7,331.29	6,108.75	5,497.48	4,276.92	8,465.10	7,814.40	6,511.02	5,860.31	4,556.93
94	6,367.07	5,878.06	4,898.05	4,409.04	3,429.03	6,839.19	6,313.92	5,261.24	4,735.97	3,683.30	8,656.38	7,989.90	6,658.91	5,994.39	4,661.43	9,226.24	8,518.35	7,098.62	6,386.79	4,969.04

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	140.00	128.17	106.48	96.62	74.92	150.38	137.68	114.38	103.77	80.49	218.88	201.13	167.61	151.84	118.31	285.92	264.22	220.85	199.16	153.80
25-29	151.84	140.00	116.34	104.50	80.85	163.10	150.38	124.96	112.24	86.84	234.65	216.90	179.44	161.70	126.19	307.61	285.92	238.60	214.93	167.61
30-34	161.70	149.86	124.22	112.40	86.76	173.69	160.97	133.43	120.74	93.19	252.39	232.67	195.21	173.52	136.05	331.26	307.61	254.36	228.74	177.47
35-39	173.52	161.70	134.08	120.29	94.64	186.38	173.69	144.02	129.21	101.66	272.11	250.43	207.04	187.32	145.91	356.91	329.30	274.08	246.48	191.27
40-44	185.35	173.52	143.94	128.17	100.57	199.10	186.38	154.62	137.68	108.02	291.83	268.17	224.79	201.13	157.75	384.51	352.96	295.78	266.20	207.04
45	189.30	173.52	145.91	130.14	102.54	203.33	186.38	156.74	139.80	110.14	295.78	274.08	228.74	207.04	159.72	390.42	362.82	301.69	272.11	210.99
46	191.27	175.49	145.91	132.12	102.54	205.46	188.51	156.74	141.92	110.14	295.78	274.08	228.74	207.04	159.72	396.34	364.79	303.66	274.08	212.95
47	191.27	175.49	147.89	132.12	104.50	205.46	188.51	158.85	141.92	112.24	295.78	274.08	228.74	207.04	159.72	398.32	368.74	307.61	276.06	214.93
48	193.23	177.47	147.89	132.12	104.50	207.56	190.63	158.85	141.92	112.24	297.75	274.08	228.74	207.04	159.72	402.25	372.67	309.59	278.03	216.90
49	193.23	177.47	147.89	134.08	104.50	207.56	190.63	158.85	144.02	112.24	297.75	274.08	228.74	207.04	159.72	406.20	374.65	311.54	281.97	218.88
50	193.23	179.44	149.86	134.08	104.50	207.56	192.74	160.97	144.02	112.24	297.75	274.08	228.74	207.04	159.72	410.14	378.60	315.49	283.94	220.85
51	197.18	183.37	151.84	136.05	106.48	211.80	196.98	163.10	146.15	114.38	307.61	283.94	236.62	212.95	165.63	416.06	384.51	319.44	285.92	222.81
52	201.13	185.35	153.80	140.00	108.45	216.05	199.10	165.20	150.38	116.49	317.47	291.83	242.53	218.88	169.58	420.00	386.48	323.38	289.87	226.76
53	205.07	189.30	157.75	141.98	110.43	220.27	203.33	169.44	152.50	118.61	325.35	299.73	250.43	224.79	175.49	423.95	392.39	327.33	293.80	228.74
54	207.04	193.23	161.70	143.94	112.40	222.40	207.56	173.69	154.62	120.74	335.21	307.61	258.31	230.71	181.42	429.85	396.34	329.30	295.78	230.71
55	212.95	195.21	161.70	147.89	112.40	228.74	209.68	173.69	158.85	120.74	343.10	317.47	264.22	238.60	185.35	433.80	400.28	333.24	299.73	232.67
56	228.74	210.99	175.49	157.75	122.26	245.69	226.64	188.51	169.44	131.33	370.70	341.12	285.92	256.34	201.13	463.38	427.90	354.93	319.44	248.46
57	244.51	226.76	187.32	169.58	132.12	262.63	243.57	201.21	182.16	141.92	396.34	364.79	305.64	274.08	214.93	490.99	453.52	378.60	341.12	264.22
58	262.25	240.57	201.13	181.42	140.00	281.70	258.41	216.05	194.86	150.38	421.97	390.42	325.35	293.80	228.74	520.56	479.15	400.28	360.84	280.01
59	276.06	256.34	212.95	191.27	149.86	296.53	275.35	228.74	205.46	160.97	449.57	414.09	345.07	309.59	242.53	548.17	506.77	421.97	380.56	295.78
60	293.80	272.11	226.76	203.09	159.72	315.59	292.28	243.57	218.15	171.57	475.22	439.71	364.79	329.30	256.34	575.78	532.40	443.66	398.32	311.54
61	319.44	295.78	246.48	220.85	173.52	343.13	317.71	264.76	237.22	186.38	508.73	467.33	390.42	352.96	274.08	621.13	571.83	475.22	429.85	333.24
62	345.07	319.44	266.20	240.57	187.32	370.65	343.13	285.93	258.41	201.21	540.28	496.91	416.06	374.65	291.83	662.54	609.30	508.73	457.47	356.91
63	372.67	343.10	285.92	258.31	201.13	400.31	368.54	307.12	277.46	216.05	571.83	528.45	441.69	396.34	309.59	703.95	650.71	542.26	487.05	380.56
64	398.32	368.74	307.61	276.06	214.93	427.85	396.09	330.43	296.53	230.87	605.36	558.02	465.36	420.00	325.35	745.35	688.17	575.78	516.63	402.25
65	425.92	392.39	327.33	295.78	228.74	457.50	421.50	351.60	317.71	245.69	636.90	587.60	489.01	441.69	343.10	788.74	727.61	607.32	546.21	425.92
66	479.15	441.69	368.74	331.26	258.31	514.69	474.44	396.09	355.83	277.46	713.81	658.59	550.14	494.94	384.51	867.61	800.57	666.48	599.44	467.33
67	534.37	492.96	410.14	370.70	287.89	574.00	529.51	440.55	398.19	309.24	790.71	731.56	609.30	548.17	425.92	946.48	873.52	727.61	654.66	508.73
68	587.60	542.26	453.52	408.18	317.47	631.18	582.47	487.15	438.45	341.01	867.61	800.57	666.48	599.44	467.33	1,025.36	946.48	788.74	709.86	552.12
69	642.82	593.53	494.94	445.64	347.05	690.49	637.53	531.64	478.68	372.79	944.51	871.56	727.61	654.66	508.73	1,104.23	1,019.45	849.87	765.07	595.50
70	698.03	642.82	536.35	483.10	374.65	749.79	690.49	576.12	518.92	402.43	1,021.41	944.51	786.76	707.89	550.14	1,183.10	1,092.40	911.00	820.29	636.90
71	804.50	743.39	619.15	558.02	433.80	864.17	798.52	665.07	599.40	465.97	1,165.36	1,076.63	897.19	806.48	629.01	1,330.99	1,228.45	1,023.38	922.81	715.77
72	911.00	843.94	701.98	630.99	490.99	978.54	906.53	754.02	677.77	527.39	1,309.30	1,208.73	1,007.61	907.05	705.91	1,478.88	1,366.48	1,137.76	1,023.38	796.62
73	1,019.45	942.53	784.79	705.91	550.14	1,095.03	1,012.42	842.98	758.26	590.94	1,453.25	1,340.85	1,118.04	1,005.64	782.83	1,626.77	1,502.55	1,252.12	1,125.92	877.47
74	1,127.90	1,041.13	865.63	780.85	605.36	1,211.53	1,118.32	929.81	838.76	650.25	1,595.22	1,472.97	1,226.49	1,104.23	857.75	1,774.66	1,636.63	1,366.48	1,228.45	956.34
75	1,234.38	1,139.72	950.43	855.78	664.52	1,325.90	1,224.23	1,020.90	919.23	713.80	1,739.17	1,605.07	1,336.90	1,204.80	936.62	1,922.54	1,774.66	1,478.88	1,330.99	1,035.22
76	1,407.89	1,299.44	1,082.54	974.09	757.18	1,512.28	1,395.79	1,162.80	1,046.31	813.32	1,965.93	1,816.07	1,512.41	1,360.57	1,058.88	2,153.26	1,987.61	1,656.35	1,490.71	1,159.44
77	1,603.10	1,480.86	1,234.38	1,112.11	863.66	1,721.96	1,590.67	1,325.90	1,194.57	927.70	2,220.30	2,050.71	1,707.62	1,538.04	1,194.94	2,411.55	2,226.20	1,855.50	1,670.15	1,299.44
78	1,796.35	1,660.30	1,382.26	1,244.23	968.18	1,929.54	1,783.41	1,484.76	1,336.49	1,039.97	2,464.80	2,275.50	1,896.92	1,705.64	1,327.04	2,654.10	2,449.03	2,040.85	1,837.76	1,429.58
79	1,975.79	1,825.93	1,520.29	1,368.45	1,064.79	2,122.29	1,961.32	1,633.02	1,469.92	1,143.75	2,687.61	2,480.57	2,066.48	1,861.41	1,447.33	2,865.08	2,644.24	2,204.51	1,983.67	1,543.94
80	2,135.50	1,971.84	1,642.54	1,478.88	1,149.58	2,293.84	2,118.05	1,764.32	1,588.53	1,234.82	2,902.55	2,679.73	2,232.13	2,009.30	1,561.70	3,093.81	2,855.22	2,380.02	2,141.42	1,666.20
81	2,285.36	2,107.89	1,756.91	1,581.42	1,230.43	2,454.81	2,264.19	1,887.18	1,698.69	1,321.65	3,105.65	2,867.05	2,387.90	2,151.28	1,672.11	3,310.72	3,056.35	2,547.62	2,293.24	1,782.54
82	2,454.94	2,265.64	1,889.02	1,699.73	1,323.11	2,636.97	2,433.64	2,029.08	1,825.77	1,421.21	3,338.32	3,081.98	2,567.34	2,311.00	1,796.35	3,559.17	3,285.09	2,738.88	2,464.80	1,916.63
83	2,652.12	2,449.03	2,038.88	1,835.79	1,427.61	2,848.79	2,630.62	2,190.07	1,971.90	1,533.47	3,604.52	3,328.46	2,774.39	2,496.35	1,942.26	3,845.09	3,547.34	2,955.79	2,661.98	2,068.46
84	2,876.91	2,656.07	2,214.37	1,993.53	1,549.87	3,090.23	2,853.02	2,378.56	2,141.36	1,664.80	3,912.13	3,612.42	3,011.01	2,709.31	2,107.89	4,170.44	3,849.04	3,208.19	2,888.75	2,245.92
85	3,135.23	2,894.65	2,411.55	2,171.00	1,687.90	3,367.71	3,109.30	2,590.38	2,331.99	1,813.05	4,263.12	3,937.77	3,279.16	2,951.85	2,295.22	4,545.09	4,196.07	3,496.07	3,147.06	2,447.06
86	3,419.17	3,156.92	2,630.43	2,366.21	1,841.70	3,672.69	3,391.01	2,825.48	2,541.67	1,978.25	4,647.63	4,290.73	3,574.94	3,218.05	2,502.26	4,955.23	4,574.67	3,811.56	3,431.00	2,667.89
87	3,726.78	3,438.89	2,867.05	2,579.16	2,007.33	4,003.12	3,693.88	3,079.64	2,770.40	2,156.16	5,067.63	4,677.21	3,896.36	3,507.90	2,727.05	5,402.84	4,986.78	4,154.67	3,738.61	2,908.46
88	4,061.99	3,748.47	3,123.39	2,811.85	2,186.77	4,363.19	4,026.42	3,354.99	3,020.34	2,348.92	5,523.13	5,097.21	4,249.32	3,823.39	2,975.50	5,887.92	5,434.39	4,529.32	4,075.80	3,170.71
89	4,426.78	4,085.66	3,405.37	3,066.21	2,383.95	4,755.03	4,388.61	3,657.89	3,293.57	2,560.72	6,018.06	5,556.64	4,631.85	4,166.49	3,241.70	6,418.34	5,923.40	4,935.51	4,442.55	3,454.67
90	4,825.10	4,454.38	3,712.97	3,340.29	2,598.88	5,182.87	4,784.68	3,988.28	3,587.97	2,791.59	6,562.28	6,057.50	5,045.94	4,543.12	3,531.57	6,994.12	6,455.80	5,381.15	4,842.84	3,766.21
91	5,258.90	4,854.68	4,046.22	3,641.99	2,831.57	5,648.85	5,214.65	4,346.25	3,912.05	3,041.53	7,151.87	6,601.71	5,501.43	4,951.29	3,851.00	7,625.11	7,037.49	5,864.25	5,278.62	4,105.38
92	5,734.10	5,292.42	4,409.04	3,969.31	3,085.93	6,159.28	5,684.86	4,735.97	4,263.63	3,314.75	7,794.68	7,195.24	5,996.37	5,396.93	4,198.04	8,309.33	7,670.46	6,392.71	5,753.82	4,474.10
93	6,250.73	5,769.61	4,807.34	4,326.21	3,365.94	6,714.23	6,197.42	5,163.80	4,647.00	3,615.51	8,498.63	7,843.97	6,536.65	5,883.97	4,576.64	9,058.63	8,362.58	6,966.50	6,272.43	4,876.35
94	6,810.73	6,288.19	5,239.19	4,716.65	3,667.62	7,315.75	6,754.47	5,627.68	5,066.38	3,939.57	9,261.74	8,549.90	7,124.25	6,412.43	4,986.78	9,873.01	9,113.85	7,595.53	6,834.40	5,316.08

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					1% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	155.77	143.94	120.29	106.48	84.78	167.32	154.62	129.21	114.38	91.07	242.53	224.79	187.32	169.58	132.12	321.40	295.78	248.46	222.81	173.52
25-29	167.61	153.80	128.17	116.34	90.71	180.04	165.20	137.68	124.96	97.44	262.25	240.57	201.13	181.42	140.00	345.07	319.44	266.20	240.57	187.32
30-34	181.42	165.63	140.00	126.19	98.59	194.86	177.91	150.38	135.55	105.91	281.97	260.29	216.90	195.21	151.84	372.67	343.10	285.92	258.31	201.13
35-39	195.21	179.44	149.86	134.08	104.50	209.68	192.74	160.97	144.02	112.24	303.66	280.01	232.67	209.02	163.66	400.28	368.74	307.61	276.06	214.93
40-44	209.02	193.23	161.70	143.94	112.40	224.52	207.56	173.69	154.62	120.74	325.35	301.69	252.39	226.76	177.47	429.85	396.34	329.30	297.75	230.71
45	212.95	195.21	161.70	147.89	112.40	228.74	209.68	173.69	158.85	120.74	331.26	307.61	256.34	228.74	179.44	439.71	404.23	337.19	303.66	236.62
46	212.95	195.21	163.66	147.89	114.36	228.74	209.68	175.79	158.85	122.85	331.26	307.61	256.34	228.74	179.44	441.69	408.18	341.12	307.61	238.60
47	214.93	197.18	163.66	147.89	114.36	230.87	211.80	175.79	158.85	122.85	333.24	307.61	256.34	228.74	179.44	447.61	412.11	343.10	309.59	240.57
48	214.93	197.18	165.63	149.86	116.34	230.87	211.80	177.91	160.97	124.96	333.24	307.61	256.34	230.71	179.44	451.55	416.06	347.05	311.54	242.53
49	216.90	199.16	165.63	149.86	116.34	232.99	213.93	177.91	160.97	124.96	333.24	307.61	256.34	230.71	179.44	455.50	420.00	350.98	315.49	246.48
50	216.90	199.16	165.63	149.86	116.34	232.99	213.93	177.91	160.97	124.96	333.24	307.61	256.34	230.71	179.44	459.43	423.95	352.96	319.44	246.48
51	220.85	205.07	169.58	151.84	118.31	237.22	220.27	182.16	163.10	127.08	343.10	317.47	264.22	238.60	185.35	463.38	429.85	356.91	321.40	250.43
52	224.79	207.04	173.52	155.77	122.26	241.46	222.40	186.38	167.32	131.33	352.96	327.33	274.08	244.51	191.27	471.27	433.80	362.82	325.35	254.36
53	228.74	210.99	175.49	159.72	122.26	245.69	226.64	188.51	171.57	131.33	362.82	337.19	280.01	252.39	195.21	475.22	439.71	364.79	329.30	256.34
54	232.67	214.93	179.44	161.70	126.19	249.92	230.87	192.74	173.69	135.55	374.65	345.07	287.89	260.29	201.13	481.13	443.66	370.70	333.24	260.29
55	238.60	218.88	183.37	163.66	128.17	256.29	235.10	196.98	175.79	137.68	386.48	354.93	295.78	266.20	207.04	487.05	449.57	374.65	337.19	262.25
56	256.34	236.62	195.21	177.47	136.05	275.35	254.16	209.68	190.63	146.15	414.09	382.53	319.44	285.92	222.81	518.59	479.15	398.32	358.88	278.03
57	274.08	252.39	210.99	189.30	147.89	294.40	271.10	226.64	203.33	158.85	443.66	410.14	341.12	307.61	238.60	550.14	508.73	423.95	380.56	297.75
58	291.83	270.15	224.79	203.09	157.75	313.47	290.18	241.46	218.15	169.44	473.24	437.75	362.82	329.30	254.36	583.67	538.31	447.61	404.23	313.52
59	309.59	285.92	238.60	214.93	167.61	332.54	307.12	256.29	230.87	180.04	502.82	463.38	386.48	349.02	270.15	615.22	565.92	473.24	425.92	331.26
60	329.30	303.66	252.39	228.74	177.47	353.71	326.18	271.10	245.69	190.63	530.42	490.99	408.18	368.74	285.92	646.76	597.46	496.91	447.61	347.05
61	358.88	329.30	274.08	248.46	191.27	385.49	353.71	294.40	266.88	205.46	567.88	524.51	437.75	394.37	305.64	694.09	640.85	532.40	481.13	372.67
62	386.48	356.91	297.75	268.17	209.02	415.15	383.37	319.82	288.07	224.52	605.36	558.02	463.38	420.00	325.35	741.42	684.23	569.86	512.68	398.32
63	418.04	386.48	319.44	287.89	222.81	449.04	415.15	343.13	309.24	239.34	640.85	591.55	492.96	443.66	345.07	788.74	727.61	607.32	546.21	425.92
64	445.64	412.11	343.10	307.61	240.57	478.68	442.67	368.54	330.43	258.41	676.33	625.08	520.56	469.29	364.79	836.06	770.99	642.82	577.74	449.57
65	475.22	439.71	364.79	329.30	256.34	510.45	472.33	391.84	353.71	275.35	713.81	658.59	548.17	494.94	384.51	883.38	814.36	678.31	611.27	475.22
66	536.35	496.91	412.11	372.67	287.89	576.12	533.76	442.67	400.31	309.24	798.60	737.47	615.22	554.09	429.85	972.11	897.19	747.32	672.40	522.54
67	597.46	552.12	459.43	414.09	321.40	641.76	593.05	493.50	444.79	345.23	885.35	818.31	680.28	613.25	477.19	1,058.88	978.04	816.34	733.53	571.83
68	658.59	609.30	508.73	455.50	356.91	707.43	654.47	546.44	489.28	383.37	972.11	897.19	747.32	672.40	522.54	1,147.62	1,058.88	883.38	794.65	619.15
69	721.70	664.52	554.09	498.87	388.46	775.21	713.80	595.17	535.86	417.26	1,056.91	978.04	812.40	731.56	567.88	1,236.35	1,141.69	952.39	855.78	666.48
70	780.85	721.70	601.41	542.26	421.97	838.76	775.21	646.00	582.47	453.25	1,145.64	1,056.91	879.44	792.69	615.22	1,325.08	1,224.52	1,019.45	916.91	713.81
71	901.14	832.12	694.09	623.10	485.08	967.96	893.82	745.55	669.30	521.04	1,303.39	1,204.80	1,003.66	903.10	701.98	1,490.71	1,376.34	1,145.64	1,033.24	802.55
72	1,023.38	944.51	786.76	707.89	550.14	1,099.27	1,014.55	845.09	760.38	590.94	1,465.07	1,352.69	1,127.90	1,013.52	788.74	1,656.35	1,528.18	1,273.81	1,145.64	891.28
73	1,141.69	1,054.93	877.47	790.71	615.22	1,226.35	1,133.16	942.53	849.34	660.84	1,626.77	1,502.55	1,252.12	1,125.92	877.47	1,821.98	1,681.97	1,401.98	1,261.98	981.97
74	1,261.98	1,165.36	970.15	873.52	678.31	1,355.56	1,251.77	1,042.09	938.28	728.60	1,786.49	1,648.46	1,374.38	1,236.35	962.25	1,987.61	1,835.79	1,528.18	1,376.34	1,070.70
75	1,382.26	1,277.75	1,064.79	956.34	745.35	1,484.76	1,372.50	1,143.75	1,027.25	800.62	1,948.17	1,798.32	1,498.60	1,348.74	1,049.03	2,153.26	1,987.61	1,656.35	1,490.71	1,159.44
76	1,575.50	1,455.21	1,212.68	1,090.42	849.87	1,692.32	1,563.11	1,302.60	1,171.27	912.88	2,202.55	2,032.97	1,693.81	1,524.23	1,185.08	2,411.55	2,226.20	1,855.50	1,670.15	1,299.44
77	1,796.35	1,660.30	1,382.26	1,244.23	968.18	1,929.54	1,783.41	1,484.76	1,336.49	1,039.97	2,486.49	2,297.19	1,914.66	1,723.39	1,340.85	2,699.45	2,494.38	2,078.32	1,871.27	1,455.21
78	2,013.25	1,857.48	1,547.89	1,392.12	1,084.51	2,162.53	1,995.21	1,662.67	1,495.34	1,164.93	2,762.55	2,549.58	2,123.68	1,912.68	1,486.76	2,971.57	2,742.83	2,285.36	2,056.62	1,599.17
79	2,214.37	2,042.83	1,703.67	1,532.13	1,192.96	2,378.56	2,194.30	1,829.99	1,645.73	1,281.43	3,011.01	2,778.32	2,314.94	2,084.24	1,620.86	3,208.19	2,961.71	2,468.75	2,220.30	1,727.34
80	2,391.84	2,206.49	1,837.76	1,656.35	1,285.65	2,569.19	2,370.09	1,974.04	1,779.16	1,380.98	3,251.56	3,001.15	2,500.29	2,251.85	1,750.99	3,466.49	3,200.29	2,665.93	2,397.76	1,865.36
81	2,557.48	2,362.26	1,967.89	1,770.71	1,378.31	2,747.11	2,537.42	2,113.80	1,902.00	1,480.51	3,478.32	3,212.12	2,675.79	2,407.62	1,873.25	3,707.06	3,423.12	2,853.26	2,567.34	1,997.47
82	2,750.72	2,539.72	2,115.78	1,904.80	1,480.86	2,954.68	2,728.04	2,272.66	2,046.04	1,590.67	3,738.61	3,450.72	2,876.91	2,589.02	2,013.25	3,985.09	3,679.46	3,066.21	2,758.60	2,147.33
83	2,969.59	2,742.83	2,285.36	2,056.62	1,599.17	3,189.78	2,946.21	2,454.81	2,209.12	1,717.74	4,038.32	3,726.78	3,105.65	2,796.06	2,174.93	4,306.50	3,973.26	3,312.69	2,979.45	2,318.89
84	3,223.96	2,975.50	2,478.61	2,230.15	1,735.22	3,463.01	3,196.13	2,662.39	2,395.52	1,863.88	4,381.43	4,044.25	3,369.87	3,034.66	2,358.32	4,671.29	4,310.45	3,592.70	3,233.82	2,514.10
85	3,513.83	3,243.68	2,701.42	2,431.27	1,890.99	3,774.38	3,484.20	2,901.73	2,611.55	2,031.20	4,777.76	4,409.04	3,673.53	3,306.78	2,571.28	5,091.30	4,698.89	3,916.08	3,525.64	2,740.86
86	3,827.34	3,535.50	2,943.95	2,652.12	2,060.57	4,111.14	3,797.66	3,162.24	2,848.79	2,213.36	5,205.66	4,805.38	4,004.81	3,604.52	2,803.96	5,548.75	5,122.83	4,269.03	3,841.14	2,989.31
87	4,174.39	3,852.97	3,210.15	2,888.75	2,247.90	4,483.93	4,138.67	3,448.18	3,102.95	2,414.57	5,674.95	5,237.21	4,363.68	3,927.91	3,054.38	6,049.60	5,582.28	4,653.54	4,188.19	3,257.49
88	4,549.04	4,198.04	3,500.02	3,149.03	2,450.99	4,886.36	4,509.34	3,759.55	3,382.54	2,632.74	6,185.67	5,708.48	4,758.04	4,282.84	3,330.43	6,593.83	6,085.10	5,071.58	4,564.81	3,549.31
89	4,957.20	4,576.64	3,815.51	3,432.98	2,671.84	5,324.77	4,916.00	4,098.43	3,687.53	2,869.96	6,741.72	6,223.13	5,185.94	4,667.35	3,630.16	7,187.36	6,633.27	5,527.06	4,976.92	3,868.76
90	5,404.82	4,988.76	4,158.61	3,740.59	2,910.44	5,805.58	5,358.66	4,466.98	4,017.96	3,126.25	7,347.08	6,783.13	5,653.27	5,087.35	3,957.49	7,834.11	7,230.74	6,025.95	5,424.54	4,217.76
91	5,891.85	5,438.33	4,531.28	4,077.76	3,172.69	6,328.74	5,841.58	4,867.27	4,380.12	3,407.95	8,009.62	7,392.43	6,162.00	5,546.78	4,314.38	8,538.07	7,883.41	6,568.20	5,911.57	4,598.34
92	6,420.31	5,927.35	4,939.46	4,444.52	3,458.60	6,896.38	6,366.86	5,305.72	4,774.08	3,715.05	8,731.30	8,058.92	6,716.09	6,043.69	4,700.86	9,307.08	8,591.31	7,157.78	6,442.01	5,010.45
93	7,000.03	6,461.73	5,383.12	4,844.82	3,768.19	7,519.08	6,940.86	5,782.28	5,204.06	4,047.60	9,516.10	8,784.55	7,321.44	6,587.92	5,124.81	10,145.12	9,364.27	7,804.54	7,023.70	5,463.97
94	7,629.05	7,043.42	5,870.17	5,280.58	4,109.31	8,194.73	7,565.69	6,305.45	5,672.14	4,414.01	10,373.85	9,575.26	7,980.04	7,181.45	5,586.22	11,056.11	10,208.22	8,506.51	7,654.69	5,954.96

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	296.72	278.74	233.78	206.81	161.86	467.57	431.59	359.67	323.69	251.76	638.40	584.46	485.55	431.59	341.68
25-29	298.86	273.94	224.14	207.53	157.73	464.88	431.67	356.97	323.76	249.04	630.91	581.11	489.78	439.98	340.36
30-34	293.72	278.27	231.88	200.98	162.33	463.78	425.13	355.56	324.64	247.35	633.83	579.72	486.97	432.86	340.11
35-39	300.63	272.00	229.05	207.58	157.48	465.26	429.46	357.89	322.10	250.52	629.88	579.78	479.58	429.46	336.41
40-44	296.36	270.02	223.92	204.17	158.06	461.01	428.09	355.64	316.13	250.27	619.08	572.97	474.19	428.09	329.30
45	286.63	261.70	218.09	193.16	155.77	442.40	405.02	336.48	305.32	236.78	598.17	548.32	461.09	411.24	324.01
46	281.18	262.85	220.06	195.60	152.82	433.99	397.32	336.19	299.52	238.39	599.04	550.14	458.45	409.55	323.98
47	282.66	258.61	216.51	192.44	150.35	427.00	396.93	330.77	294.69	234.55	595.39	547.28	457.08	408.97	318.75
48	283.94	254.36	218.88	195.21	153.80	425.92	390.42	325.35	295.78	230.71	585.64	544.23	455.50	408.18	319.44
49	277.32	254.21	213.77	190.66	150.21	415.98	387.08	323.54	288.87	225.32	583.53	543.08	444.86	404.42	311.99
50	271.63	254.66	209.40	192.41	147.15	413.12	379.17	316.92	282.96	220.71	577.24	531.97	441.42	401.79	311.26
51	272.47	250.22	211.31	189.06	150.13	411.48	378.13	316.95	283.59	222.42	583.86	533.82	444.85	400.36	311.39
52	272.11	250.35	206.81	190.48	146.94	408.18	375.52	315.65	282.99	223.13	576.87	533.34	446.27	397.29	310.22
53	265.22	249.29	206.87	185.65	143.21	403.12	371.30	312.95	281.13	217.47	572.86	530.42	440.25	397.81	307.64
54	265.49	244.66	203.01	187.40	140.56	400.83	369.61	312.33	281.10	218.64	577.82	530.97	442.48	400.83	312.33
55	264.54	244.19	203.49	183.14	142.45	396.82	361.20	305.24	274.71	213.66	569.78	529.08	442.61	391.73	310.33
56	279.38	259.42	214.52	194.56	149.66	424.04	389.12	324.26	294.34	229.48	578.69	538.78	448.99	404.09	314.29
57	289.87	270.54	227.06	202.90	159.42	444.45	405.81	343.00	309.19	241.55	584.55	536.24	449.29	400.97	314.01
58	303.76	280.40	233.67	210.30	163.56	462.66	425.27	355.17	317.79	247.68	584.16	542.10	448.63	406.58	313.11
59	310.22	287.73	238.28	215.80	166.34	472.06	436.10	364.16	328.20	256.26	579.95	539.49	445.09	404.62	310.22
60	316.68	294.99	242.93	221.25	169.19	485.87	451.15	377.41	334.03	264.62	581.30	533.58	446.82	403.44	312.33
61	339.16	313.72	262.85	233.18	182.30	512.98	470.59	394.27	351.88	275.57	614.71	563.85	470.59	423.95	330.68
62	362.66	333.81	276.12	247.27	193.69	531.62	494.54	407.99	366.78	284.35	638.78	589.32	490.42	440.96	342.05
63	376.26	348.25	288.21	260.18	200.14	556.40	512.36	424.29	384.27	296.20	660.47	608.43	508.37	456.32	356.26
64	396.33	368.85	302.14	274.68	211.89	576.83	529.74	443.41	400.25	310.00	686.70	635.68	529.74	478.72	372.77
65	411.01	376.77	315.87	285.43	220.73	593.69	548.01	456.68	411.01	319.68	704.05	654.58	544.22	487.13	380.56
66	446.16	409.30	342.92	306.05	239.67	637.91	586.29	490.42	442.48	342.92	748.53	689.53	575.23	516.23	401.92
67	474.68	438.99	367.60	331.93	256.97	678.12	624.57	521.08	471.11	364.05	785.18	724.51	603.17	542.49	421.15
68	510.15	468.50	392.16	353.98	274.16	718.38	662.86	555.28	499.74	388.70	822.50	760.03	635.10	569.15	444.22
69	536.35	496.12	412.32	372.09	288.29	750.88	693.89	579.92	522.93	405.60	854.80	787.76	657.01	593.32	459.24
70	559.45	517.42	430.09	388.06	300.74	779.35	724.38	601.49	540.04	420.39	879.60	811.69	675.86	611.19	472.14
71	620.78	573.75	476.56	429.52	332.34	862.19	793.21	661.53	595.69	464.01	965.65	890.41	739.91	667.80	517.31
72	677.17	625.55	522.30	470.68	364.40	932.25	859.36	713.61	646.80	501.05	1,041.57	959.58	801.68	719.69	561.78
73	723.75	668.29	554.49	501.95	388.14	989.32	913.43	761.69	685.80	534.06	1,103.12	1,018.50	849.23	764.59	595.34
74	769.79	710.57	592.14	532.93	414.50	1,046.12	967.17	806.45	724.67	563.95	1,167.37	1,077.13	899.49	806.45	628.79
75	805.03	742.88	621.32	559.19	434.93	1,091.37	1,004.93	837.45	756.39	586.21	1,215.64	1,121.09	934.70	840.15	653.74
76	886.00	816.26	681.94	612.20	477.87	1,175.31	1,084.91	904.09	813.68	632.87	1,296.72	1,193.39	997.07	896.33	697.44
77	953.88	879.93	734.51	660.57	515.14	1,249.65	1,153.53	958.81	865.14	670.43	1,363.03	1,259.51	1,050.00	944.02	734.51
78	1,022.20	941.74	785.58	705.12	548.96	1,320.34	1,218.59	1,015.10	915.72	709.86	1,431.56	1,322.71	1,102.65	991.43	771.39
79	1,069.99	986.82	822.74	741.81	575.47	1,368.98	1,265.56	1,054.27	948.62	737.31	1,479.12	1,364.47	1,137.44	1,025.04	795.75
80	1,107.39	1,022.20	851.84	766.65	596.29	1,407.65	1,299.04	1,081.83	973.22	758.13	1,512.01	1,394.89	1,162.75	1,045.63	813.49
81	1,142.25	1,054.07	877.71	789.53	615.22	1,449.86	1,339.11	1,115.59	1,004.85	781.33	1,556.49	1,437.55	1,197.62	1,076.63	838.74
82	1,226.33	1,134.05	945.38	849.00	662.38	1,560.60	1,439.60	1,199.66	1,078.68	840.80	1,673.38	1,544.18	1,287.84	1,158.65	902.31
83	1,324.77	1,224.28	1,019.21	916.67	713.65	1,683.63	1,554.44	1,296.06	1,166.86	906.41	1,806.68	1,667.23	1,390.38	1,250.93	974.09
84	1,437.55	1,326.81	1,107.39	994.59	775.16	1,827.19	1,687.74	1,404.75	1,265.30	984.34	1,960.48	1,810.77	1,509.33	1,357.57	1,056.12
85	1,566.74	1,447.80	1,205.82	1,086.88	844.89	1,993.30	1,839.48	1,531.89	1,378.08	1,072.52	2,138.89	1,972.79	1,644.67	1,480.62	1,150.45
86	1,708.25	1,577.00	1,314.51	1,183.26	920.78	2,169.66	2,005.60	1,669.29	1,503.18	1,168.90	2,329.62	2,151.20	1,792.32	1,613.91	1,255.04
87	1,862.05	1,718.50	1,433.46	1,289.90	1,002.79	2,364.47	2,184.00	1,818.99	1,638.52	1,273.50	2,538.78	2,343.96	1,954.33	1,759.52	1,367.82
88	2,028.15	1,874.35	1,562.65	1,404.75	1,093.03	2,579.79	2,380.89	1,983.04	1,784.12	1,388.33	2,768.46	2,555.19	2,130.69	1,917.42	1,490.87
89	2,212.73	2,042.51	1,702.09	1,531.89	1,191.46	2,811.53	2,596.21	2,163.51	1,946.13	1,515.47	3,016.60	2,784.88	2,321.42	2,089.68	1,624.16
90	2,411.63	2,225.02	1,853.85	1,669.29	1,298.10	3,063.76	2,829.99	2,356.27	2,120.44	1,648.78	3,289.34	3,037.11	2,530.58	2,278.34	1,771.81
91	2,629.01	2,426.00	2,022.01	1,818.99	1,414.98	3,340.61	3,084.27	2,569.54	2,313.20	1,798.48	3,584.64	3,309.85	2,758.21	2,481.36	1,931.77
92	2,864.84	2,643.37	2,202.47	1,983.04	1,542.14	3,642.07	3,361.12	2,801.28	2,520.32	1,960.48	3,908.67	3,609.26	3,006.35	2,704.90	2,104.04
93	3,123.23	2,883.31	2,401.38	2,161.46	1,681.58	3,968.14	3,662.58	3,051.45	2,747.95	2,136.84	4,259.33	3,933.27	3,277.05	2,948.93	2,294.74
94	3,404.19	3,143.74	2,618.76	2,356.27	1,833.34	4,324.95	3,992.74	3,328.30	2,994.04	2,329.62	4,642.81	4,285.99	3,572.35	3,213.47	2,499.81

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	404.62	368.66	305.71	278.74	215.80	602.44	557.47	458.56	413.61	323.69	800.25	737.31	620.42	557.47	431.59
25-29	398.48	365.26	307.15	273.94	215.84	589.40	547.90	456.57	406.77	323.76	796.94	730.53	614.30	547.90	431.67
30-34	401.94	371.02	309.19	278.27	216.43	595.19	548.80	463.78	417.40	324.64	796.15	734.32	610.64	548.80	425.13
35-39	393.67	365.04	307.78	272.00	214.74	594.10	551.15	458.11	415.15	322.10	794.52	730.09	608.41	551.15	429.46
40-44	395.16	362.23	302.95	276.61	210.76	586.15	540.04	454.42	408.34	316.13	783.73	724.46	605.91	540.04	421.50
45	380.08	348.94	292.85	267.94	205.62	567.01	523.41	436.17	392.55	305.32	760.19	697.87	585.72	523.41	411.24
46	372.88	348.42	287.29	262.85	201.72	556.25	513.47	433.99	385.09	305.64	751.86	696.84	580.71	525.70	409.55
47	372.88	342.80	288.68	258.61	204.48	553.30	505.19	427.00	384.90	300.71	757.78	697.63	583.37	523.23	408.97
48	366.77	343.10	283.94	254.36	201.13	544.23	502.82	420.00	378.60	295.78	757.18	692.12	579.72	520.56	408.18
49	363.98	335.10	277.32	248.44	196.44	531.53	491.08	410.20	369.75	288.87	745.30	687.52	571.98	514.20	398.65
50	356.53	333.89	271.63	243.35	192.41	526.30	481.03	401.79	362.18	282.96	741.35	690.41	571.58	514.99	401.79
51	361.44	333.63	272.47	244.66	189.06	522.70	489.33	405.92	361.44	283.59	739.55	683.95	572.73	517.13	400.36
52	353.75	326.54	272.11	244.90	190.48	527.89	484.36	408.18	364.63	288.44	740.15	680.28	571.44	511.57	402.73
53	355.39	328.86	270.51	244.00	190.96	525.11	488.00	408.43	365.99	286.42	731.98	678.94	562.24	503.91	392.52
54	353.98	327.96	275.90	244.66	192.60	525.78	489.33	406.04	369.61	286.31	728.79	671.53	562.21	504.95	395.63
55	351.03	325.59	274.71	244.19	193.31	529.08	488.38	406.99	361.20	284.89	727.50	671.53	559.60	503.64	391.73
56	364.17	339.24	279.38	254.43	194.56	553.76	513.85	429.03	384.13	299.33	748.32	688.45	573.71	518.82	404.09
57	372.00	343.00	289.87	260.87	202.90	574.88	531.42	444.45	396.14	309.19	753.64	700.49	579.72	521.75	405.81
58	383.21	355.17	294.42	266.37	205.62	593.51	546.77	457.98	411.24	322.46	761.73	700.98	588.83	528.08	411.24
59	391.13	359.67	296.72	269.75	206.81	606.93	557.47	467.57	422.60	328.20	764.28	705.83	588.95	530.50	413.61
60	394.76	360.05	303.66	273.29	212.56	620.34	572.62	477.19	429.46	334.03	767.83	707.10	589.97	529.24	412.11
61	419.71	390.02	326.44	292.52	228.93	657.12	606.25	504.49	453.62	351.88	805.50	737.67	614.71	555.37	432.43
62	445.09	407.99	342.05	309.08	239.02	688.23	634.65	527.50	478.06	370.91	828.35	766.54	638.78	572.84	449.21
63	464.33	432.30	360.26	324.23	252.18	716.51	660.47	552.38	496.36	388.27	852.60	788.56	656.46	592.42	460.33
64	490.50	455.18	376.70	341.39	262.91	745.55	690.62	576.83	517.96	404.16	882.89	816.18	678.85	612.14	474.81
65	509.96	468.09	391.98	353.92	274.00	772.54	711.66	593.69	532.79	414.81	905.75	833.43	696.43	627.94	487.13
66	553.09	512.54	427.74	383.48	298.67	829.66	766.96	637.91	575.23	446.16	962.39	888.66	741.16	663.73	519.91
67	596.02	549.63	456.84	414.01	321.21	885.12	817.30	678.12	613.88	474.68	1,013.60	938.66	778.06	699.53	546.06
68	635.10	586.51	489.33	440.74	343.57	937.02	864.13	721.85	648.97	506.69	1,068.90	985.60	819.02	739.20	572.62
69	670.43	616.78	516.23	465.94	362.03	978.83	905.07	754.23	677.12	529.63	1,109.56	1,022.40	851.45	767.64	596.67
70	698.50	643.53	536.82	485.08	375.12	1,018.66	941.05	782.59	704.96	546.52	1,144.77	1,054.22	879.60	792.29	614.43
71	783.81	721.10	601.96	542.40	420.12	1,122.42	1,034.63	862.19	774.41	605.09	1,254.09	1,160.04	968.78	868.46	677.20
72	862.41	795.59	661.99	595.19	464.60	1,214.66	1,120.52	935.28	841.14	655.91	1,357.38	1,254.13	1,044.60	938.31	731.82
73	928.03	855.06	712.07	642.03	499.03	1,292.82	1,190.67	992.22	893.00	694.57	1,441.66	1,330.76	1,108.97	998.07	776.27
74	989.73	916.42	761.32	685.20	532.93	1,367.57	1,263.24	1,051.76	947.43	735.95	1,525.47	1,407.05	1,173.01	1,054.59	820.54
75	1,040.05	959.00	802.32	721.29	561.90	1,423.64	1,315.59	1,094.07	986.01	767.20	1,585.74	1,461.47	1,218.34	1,096.77	853.64
76	1,136.57	1,048.74	875.67	787.85	612.20	1,539.54	1,420.70	1,183.07	1,064.24	829.18	1,699.69	1,570.54	1,309.63	1,177.91	917.00
77	1,222.54	1,126.41	939.09	845.43	658.10	1,639.09	1,513.39	1,259.51	1,133.81	882.40	1,796.84	1,658.81	1,382.75	1,244.72	968.67
78	1,303.78	1,202.03	1,000.90	903.89	700.40	1,734.43	1,601.93	1,334.55	1,199.66	934.65	1,895.34	1,748.63	1,457.58	1,310.88	1,019.84
79	1,362.23	1,256.57	1,047.52	941.87	732.82	1,802.81	1,663.44	1,384.71	1,247.58	968.84	1,960.16	1,809.56	1,508.35	1,357.73	1,056.51
80	1,407.65	1,299.04	1,081.83	973.22	758.13	1,852.74	1,710.07	1,424.69	1,284.15	996.65	2,008.20	1,852.74	1,543.94	1,390.62	1,081.83
81	1,449.86	1,339.11	1,115.59	1,004.85	781.33	1,909.21	1,761.56	1,470.36	1,320.66	1,029.46	2,069.17	1,911.26	1,591.36	1,433.46	1,113.54
82	1,560.60	1,439.60	1,199.66	1,078.68	840.80	2,050.71	1,894.86	1,579.05	1,421.15	1,105.34	2,225.02	2,052.77	1,712.34	1,540.09	1,199.66
83	1,683.63	1,554.44	1,296.06	1,166.86	906.41	2,216.82	2,046.61	1,704.14	1,533.93	1,193.52	2,401.38	2,216.82	1,847.70	1,663.12	1,294.00
84	1,827.19	1,687.74	1,404.75	1,265.30	984.34	2,405.49	2,220.93	1,849.74	1,665.18	1,294.00	2,606.46	2,405.49	2,005.60	1,804.63	1,404.75
85	1,993.30	1,839.48	1,531.89	1,378.08	1,072.52	2,620.81	2,419.85	2,015.86	1,814.88	1,410.89	2,842.29	2,622.86	2,186.06	1,966.64	1,529.84
86	2,169.66	2,005.60	1,669.29	1,503.18	1,168.90	2,856.64	2,637.23	2,198.36	1,978.93	1,538.04	3,096.58	2,858.69	2,382.92	2,145.04	1,667.23
87	2,364.47	2,184.00	1,818.99	1,638.52	1,273.50	3,115.03	2,875.09	2,395.23	2,155.29	1,677.49	3,375.48	3,117.09	2,598.25	2,337.82	1,818.99
88	2,579.79	2,380.89	1,983.04	1,784.12	1,388.33	3,395.99	3,133.49	2,610.56	2,350.12	1,827.19	3,678.98	3,395.99	2,829.99	2,546.99	1,980.99
89	2,811.53	2,596.21	2,163.51	1,946.13	1,515.47	3,701.55	3,416.48	2,846.39	2,563.39	1,993.30	4,011.19	3,701.55	3,086.32	2,776.66	2,161.46
90	3,063.76	2,829.99	2,356.27	2,120.44	1,648.78	4,033.76	3,724.09	3,102.73	2,793.08	2,171.71	4,372.13	4,035.81	3,363.17	3,026.85	2,354.22
91	3,340.61	3,084.27	2,569.54	2,313.20	1,798.48	4,396.73	4,058.36	3,381.63	3,043.25	2,366.52	4,765.86	4,398.78	3,666.67	3,297.55	2,567.50
92	3,642.07	3,361.12	2,801.28	2,520.32	1,960.48	4,792.52	4,423.38	3,687.18	3,318.05	2,581.85	5,194.46	4,794.57	3,994.79	3,596.95	2,797.17
93	3,968.14	3,662.58	3,051.45	2,747.95	2,136.84	5,223.16	4,821.23	4,017.36	3,617.46	2,811.53	5,662.02	5,225.22	4,353.66	3,918.92	3,047.36
94	4,324.95	3,992.74	3,328.30	2,994.04	2,329.62	5,692.79	5,255.98	4,380.33	3,941.47	3,065.82	6,170.60	5,696.88	4,747.39	4,271.64	3,324.21

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	431.59	395.63	332.68	296.72	233.78	665.39	620.42	512.52	458.56	359.67	899.16	836.22	692.36	629.41	485.55
25-29	431.67	398.48	332.05	298.86	232.43	664.12	614.30	506.39	456.57	356.97	896.56	821.84	689.02	622.61	481.49
30-34	432.86	401.94	332.37	293.72	231.88	664.75	610.64	510.15	463.78	355.56	896.63	827.07	687.93	618.36	479.23
35-39	429.46	393.67	329.26	300.63	229.05	665.67	608.41	508.21	458.11	357.89	894.72	823.15	687.14	622.73	479.58
40-44	428.09	395.16	322.72	296.36	223.92	652.00	605.91	507.12	454.42	355.64	882.51	816.65	678.36	612.49	474.19
45	405.02	380.08	317.79	286.63	224.31	629.33	585.72	486.02	436.17	342.70	853.64	791.34	654.26	585.72	461.09
46	403.44	372.88	311.75	281.18	220.06	623.50	574.60	482.91	433.99	336.19	849.66	788.55	654.06	592.93	458.45
47	402.95	366.86	306.73	276.64	216.51	625.47	571.34	481.13	427.00	336.79	854.01	793.86	661.55	595.39	463.08
48	396.34	366.77	307.61	278.03	212.95	621.13	573.81	479.15	425.92	337.19	857.75	792.69	656.62	591.55	461.41
49	392.87	358.20	300.44	271.54	207.99	606.64	566.19	473.75	421.75	329.32	855.06	791.52	658.64	589.31	462.20
50	384.82	356.53	299.93	265.98	209.40	605.54	560.25	464.05	418.78	322.57	848.87	786.62	656.46	594.21	458.39
51	389.25	361.44	300.28	266.91	211.31	606.10	556.07	467.10	422.60	328.07	845.21	784.04	650.60	583.86	455.97
52	391.84	359.20	299.33	272.11	212.24	604.10	555.12	462.59	419.05	326.54	843.55	778.24	647.63	582.32	451.71
53	392.52	360.68	302.35	270.51	212.16	599.37	551.64	461.47	413.74	323.55	827.46	769.11	636.50	572.86	445.56
54	395.63	364.40	307.14	275.90	213.43	598.65	551.80	458.11	411.24	322.75	822.50	760.03	635.10	572.62	442.48
55	396.82	361.20	305.24	274.71	213.66	590.13	549.43	457.87	412.08	320.50	813.97	752.93	625.74	564.69	437.52
56	414.07	384.13	319.29	289.35	224.49	628.59	578.69	483.91	439.00	339.24	833.12	773.25	643.55	578.69	448.99
57	425.13	396.14	328.51	294.69	231.88	657.01	603.88	507.26	454.11	357.49	845.43	782.62	652.19	589.39	458.94
58	439.29	401.90	331.80	303.76	233.67	677.63	626.22	518.73	467.33	364.52	855.21	789.78	658.92	593.51	462.66
59	445.09	409.13	341.68	305.71	238.28	696.84	642.90	535.00	481.05	373.15	858.70	791.26	660.88	593.45	463.07
60	451.15	416.46	347.05	308.01	242.93	711.44	655.05	550.93	494.54	386.09	863.26	798.20	663.73	598.65	464.17
61	474.82	440.90	368.84	326.44	258.61	750.39	691.03	576.57	517.21	402.74	903.00	830.94	691.03	623.20	483.29
62	498.66	457.44	383.26	342.05	267.87	783.02	721.21	601.68	543.99	420.36	931.38	861.32	717.08	642.90	502.79
63	516.36	480.34	396.28	356.26	276.20	812.58	752.54	624.45	560.39	436.30	960.69	888.62	736.52	668.47	516.36
64	545.43	502.27	415.94	376.70	290.37	847.58	784.79	651.37	588.60	455.18	996.68	922.14	769.10	690.62	537.58
65	559.43	513.77	430.04	388.17	300.64	871.50	806.80	669.79	601.30	468.09	1,019.92	939.99	783.96	704.05	548.01
66	612.09	564.17	471.98	424.04	331.86	940.27	866.52	722.72	652.67	505.17	1,087.77	1,006.65	837.02	755.90	586.29
67	656.70	610.31	506.80	456.84	353.34	1,002.91	924.38	770.91	695.96	538.92	1,152.80	1,063.58	885.12	799.46	621.02
68	707.97	652.45	541.39	489.33	378.28	1,065.43	982.13	819.02	739.20	572.62	1,218.12	1,124.42	933.54	843.31	652.45
69	747.53	690.54	576.57	516.23	402.25	1,112.90	1,029.10	858.15	770.99	600.04	1,267.10	1,169.90	975.48	878.26	683.84
70	779.35	724.38	601.49	540.04	420.39	1,160.94	1,070.39	889.30	801.99	624.13	1,312.93	1,212.68	1,008.96	908.71	704.96
71	880.99	812.03	677.20	608.24	473.42	1,276.04	1,178.84	981.32	880.99	686.62	1,442.21	1,329.33	1,109.87	997.00	777.53
72	971.72	895.81	747.01	671.09	522.30	1,384.71	1,275.39	1,062.82	956.53	743.97	1,557.79	1,436.33	1,196.44	1,078.00	838.11
73	1,044.76	965.96	802.55	723.75	563.24	1,470.84	1,357.01	1,132.31	1,018.50	793.78	1,654.69	1,529.20	1,272.39	1,146.91	890.09
74	1,119.43	1,032.02	860.03	775.43	603.42	1,559.32	1,438.07	1,198.38	1,079.96	840.28	1,751.05	1,615.71	1,345.01	1,209.66	941.79
75	1,175.13	1,085.97	904.98	815.83	634.83	1,623.56	1,496.59	1,248.06	1,123.79	872.56	1,820.76	1,680.28	1,402.04	1,261.57	980.61
76	1,309.63	1,208.89	1,007.41	906.67	705.19	1,779.76	1,645.44	1,369.05	1,234.72	958.33	1,978.67	1,826.26	1,521.45	1,369.05	1,064.24
77	1,424.65	1,316.20	1,096.84	985.92	769.02	1,920.08	1,769.73	1,473.95	1,328.53	1,032.75	2,114.80	1,949.66	1,626.77	1,461.63	1,138.74
78	1,535.67	1,417.35	1,183.10	1,064.79	828.17	2,051.50	1,895.34	1,578.26	1,419.72	1,105.02	2,245.53	2,072.80	1,727.34	1,554.59	1,209.13
79	1,620.73	1,497.10	1,245.34	1,121.71	872.19	2,148.99	1,982.65	1,652.21	1,488.11	1,157.67	2,340.06	2,160.22	1,800.57	1,620.73	1,261.08
80	1,686.63	1,556.73	1,296.91	1,167.02	907.20	2,227.55	2,055.06	1,712.18	1,539.69	1,198.95	2,412.82	2,227.55	1,854.87	1,671.72	1,299.04
81	1,736.96	1,605.71	1,337.06	1,203.77	935.12	2,294.74	2,116.33	1,763.61	1,587.25	1,234.53	2,485.47	2,294.74	1,911.26	1,720.54	1,337.06
82	1,868.21	1,726.70	1,437.55	1,294.00	1,006.90	2,464.96	2,274.24	1,896.92	1,706.19	1,328.86	2,672.08	2,467.01	2,054.82	1,849.74	1,437.55
83	2,017.90	1,864.10	1,552.40	1,398.58	1,086.88	2,661.83	2,458.81	2,048.66	1,841.54	1,433.46	2,885.35	2,663.88	2,218.87	1,997.39	1,552.40
84	2,190.16	2,022.01	1,683.63	1,517.53	1,179.15	2,887.40	2,667.97	2,222.98	1,999.44	1,556.49	3,131.43	2,889.46	2,409.59	2,167.60	1,687.74
85	2,387.03	2,202.47	1,835.39	1,652.87	1,285.80	3,147.85	2,905.86	2,423.94	2,179.91	1,695.94	3,412.39	3,149.90	2,624.92	2,362.42	1,837.45
86	2,602.35	2,401.38	2,001.50	1,800.52	1,400.64	3,432.90	3,168.36	2,641.32	2,376.78	1,849.74	3,720.00	3,434.95	2,860.75	2,573.65	2,003.55
87	2,836.13	2,618.76	2,181.96	1,962.53	1,527.78	3,740.51	3,453.41	2,877.15	2,590.05	2,013.80	4,054.26	3,742.55	3,119.14	2,807.42	2,184.00
88	3,090.43	2,852.55	2,376.78	2,140.95	1,663.12	4,076.81	3,763.05	3,135.54	2,823.84	2,194.26	4,419.29	4,078.86	3,400.08	3,059.67	2,380.89
89	3,369.32	3,108.89	2,592.10	2,331.67	1,814.88	4,445.95	4,103.48	3,418.54	3,076.07	2,393.18	4,817.12	4,445.95	3,705.64	3,334.46	2,594.15
90	3,672.82	3,389.83	2,825.88	2,542.88	1,978.93	4,843.79	4,472.60	3,726.15	3,352.92	2,608.50	5,249.83	4,845.83	4,037.85	3,633.86	2,825.88
91	4,002.99	3,695.38	3,080.18	2,772.57	2,155.29	5,282.64	4,874.55	4,062.46	3,654.37	2,844.35	5,723.53	5,282.64	4,402.88	3,961.98	3,082.22
92	4,363.91	4,027.59	3,357.03	3,020.71	2,350.12	5,756.35	5,313.40	4,427.49	3,984.54	3,098.63	6,238.27	5,758.40	4,798.67	4,318.80	3,359.06
93	4,757.65	4,390.58	3,658.47	3,293.45	2,561.34	6,273.14	5,791.22	4,827.37	4,343.40	3,379.57	6,800.16	6,277.23	5,231.36	4,708.43	3,662.58
94	5,184.20	4,784.32	3,988.63	3,588.75	2,793.08	6,839.12	6,314.15	5,260.07	4,735.10	3,683.07	7,411.27	6,841.18	5,700.99	5,130.89	3,990.69

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	503.53	467.57	386.64	341.68	269.75	764.28	710.34	584.46	530.50	413.61	1,034.03	953.10	791.26	719.33	557.47
25-29	498.08	456.57	381.87	348.66	265.65	763.74	705.63	589.40	531.29	415.07	1,029.39	946.37	788.64	713.92	556.19
30-34	502.42	463.78	378.76	340.11	262.80	765.23	703.40	587.44	525.62	409.66	1,028.04	943.01	788.42	711.13	548.80
35-39	493.89	458.11	386.52	343.57	272.00	758.73	701.46	586.94	522.52	407.99	1,023.56	944.82	787.36	708.61	551.15
40-44	493.94	454.42	375.39	342.47	263.43	750.80	691.52	579.56	520.29	408.34	1,014.23	935.20	777.14	698.11	546.63
45	473.56	442.40	367.63	330.25	255.47	722.80	666.71	554.56	504.72	386.33	978.27	903.49	753.96	679.18	529.63
46	470.68	433.99	360.65	323.98	250.62	709.07	660.17	544.03	495.12	378.99	971.92	892.45	745.74	672.40	519.58
47	463.08	427.00	354.84	318.75	246.57	697.63	649.52	535.26	487.15	372.88	968.27	890.09	739.74	667.57	517.21
48	455.50	420.00	354.93	319.44	248.46	686.19	638.87	532.40	479.15	372.67	958.32	887.33	739.44	662.54	520.56
49	444.86	410.20	346.65	311.99	242.66	670.19	623.97	519.98	467.98	363.98	947.51	872.40	727.97	652.86	508.41
50	441.42	401.79	339.56	305.60	237.68	656.46	611.19	509.33	458.39	356.53	933.76	865.86	724.38	650.80	509.33
51	444.85	405.92	339.19	305.82	239.10	667.27	617.23	517.13	461.53	361.44	928.61	861.89	717.32	645.04	500.45
52	446.27	408.18	342.86	304.77	239.46	669.40	620.42	517.02	468.04	364.63	925.18	854.43	712.94	636.74	500.69
53	440.25	408.43	339.48	307.64	238.69	673.63	620.59	519.82	466.78	365.99	917.63	843.37	705.47	631.21	493.29
54	442.48	406.04	338.37	307.14	239.46	681.94	629.88	520.56	468.50	364.40	911.00	843.31	697.55	629.88	489.33
55	442.61	406.99	335.77	305.24	234.01	681.71	625.74	523.99	473.13	366.29	900.46	829.23	691.88	620.66	483.29
56	468.94	429.03	354.20	324.26	249.43	723.37	663.51	553.76	498.87	389.12	932.90	863.06	723.37	648.54	508.85
57	483.10	449.29	372.00	338.17	260.87	748.81	690.84	574.88	516.91	400.97	956.53	884.07	734.32	661.85	512.09
58	500.04	462.66	383.21	345.81	266.37	771.09	710.34	593.51	532.74	415.92	972.03	897.27	747.72	677.63	523.41
59	512.52	472.06	395.63	355.17	278.74	786.76	728.32	606.93	548.48	427.11	980.09	903.65	755.29	678.86	530.50
60	524.91	481.52	403.44	360.05	281.97	802.55	746.14	620.34	555.28	433.80	993.41	919.67	763.50	685.40	533.58
61	551.14	512.98	423.95	381.55	296.76	847.89	780.06	652.87	585.04	457.87	1,042.91	958.11	801.25	720.70	559.60
62	576.95	531.62	445.09	399.76	313.20	877.80	811.87	675.86	609.93	473.94	1,079.74	993.20	828.35	745.93	581.08
63	600.43	552.38	460.33	416.30	324.23	908.64	840.59	700.49	628.45	492.34	1,112.79	1,028.72	856.61	772.54	600.43
64	623.91	576.83	478.72	431.64	333.54	945.68	875.04	725.93	655.31	510.12	1,157.57	1,067.32	890.74	800.49	623.91
65	639.35	593.69	490.92	441.45	342.51	970.44	894.33	745.90	673.60	521.37	1,183.56	1,092.22	909.54	818.22	635.54
66	700.59	645.29	538.35	486.73	376.10	1,050.89	973.45	807.52	726.41	564.17	1,261.08	1,161.51	973.45	873.90	682.17
67	756.63	699.53	581.76	521.08	406.87	1,124.25	1,038.58	863.71	778.06	603.17	1,331.24	1,227.74	1,024.31	920.81	717.37
68	808.61	746.14	621.21	562.21	433.80	1,197.31	1,107.07	923.13	829.44	645.51	1,402.06	1,294.48	1,079.31	971.72	756.55
69	854.80	787.76	657.01	593.32	459.24	1,260.40	1,163.20	968.76	871.56	677.12	1,458.18	1,347.55	1,122.97	1,008.99	787.76
70	892.53	824.62	688.80	617.65	481.84	1,312.93	1,212.68	1,008.96	908.71	704.96	1,510.20	1,390.54	1,160.94	1,044.52	811.69
71	1,003.27	924.88	771.26	692.88	539.25	1,448.48	1,338.73	1,113.00	1,003.27	780.68	1,646.00	1,520.59	1,266.64	1,141.22	887.26
72	1,099.27	1,014.23	847.23	762.19	592.14	1,576.02	1,454.55	1,211.62	1,090.15	847.23	1,773.39	1,636.74	1,366.48	1,229.84	956.53
73	1,181.92	1,091.45	907.60	820.05	636.19	1,678.04	1,546.71	1,289.90	1,161.49	901.77	1,876.49	1,730.56	1,444.56	1,298.65	1,012.65
74	1,263.24	1,164.55	969.99	874.12	679.56	1,782.07	1,643.91	1,367.57	1,232.23	958.71	1,979.46	1,830.00	1,522.66	1,370.40	1,065.85
75	1,323.69	1,223.74	1,018.44	918.49	713.18	1,858.57	1,715.41	1,429.05	1,285.88	999.52	2,055.79	1,899.10	1,583.03	1,423.64	1,107.58
76	1,443.96	1,332.89	1,110.74	1,002.24	777.52	2,007.07	1,852.09	1,544.70	1,389.72	1,082.32	2,203.39	2,032.91	1,691.94	1,524.04	1,185.65
77	1,572.54	1,449.30	1,207.75	1,086.98	845.43	2,164.09	1,998.95	1,666.20	1,498.60	1,165.85	2,353.88	2,171.49	1,809.16	1,629.23	1,266.91
78	1,689.48	1,561.70	1,299.04	1,171.27	908.63	2,307.05	2,129.59	1,774.66	1,597.19	1,242.26	2,486.89	2,295.22	1,911.89	1,720.24	1,339.27
79	1,764.61	1,629.72	1,357.73	1,222.86	950.86	2,389.51	2,205.19	1,838.77	1,652.21	1,288.05	2,549.11	2,353.55	1,960.16	1,764.61	1,371.22
80	1,805.89	1,667.47	1,390.62	1,250.06	973.22	2,444.77	2,255.23	1,878.29	1,693.02	1,313.96	2,608.74	2,408.57	2,008.20	1,805.89	1,405.52
81	1,862.05	1,718.50	1,433.46	1,287.84	1,002.79	2,518.28	2,323.45	1,935.88	1,743.10	1,355.53	2,688.48	2,481.36	2,067.11	1,862.05	1,447.80
82	2,001.50	1,847.70	1,540.09	1,386.28	1,078.68	2,706.94	2,497.77	2,083.53	1,874.35	1,458.06	2,889.46	2,667.97	2,222.98	2,001.50	1,556.49
83	2,161.46	1,995.35	1,663.12	1,494.96	1,164.81	2,922.27	2,698.73	2,249.64	2,024.06	1,574.94	3,121.18	2,881.26	2,399.34	2,159.40	1,679.54
84	2,343.96	2,165.55	1,804.63	1,622.11	1,263.24	3,172.45	2,928.42	2,440.34	2,196.31	1,708.25	3,385.73	3,125.29	2,604.41	2,343.96	1,823.08
85	2,555.19	2,360.38	1,966.64	1,769.76	1,376.02	3,457.50	3,190.90	2,659.77	2,393.18	1,862.05	3,689.24	3,406.24	2,840.24	2,555.19	1,989.19
86	2,784.88	2,571.59	2,143.00	1,929.72	1,501.13	3,769.22	3,480.06	2,899.71	2,608.50	2,030.21	4,023.50	3,713.84	3,094.52	2,784.88	2,165.55
87	3,037.11	2,803.33	2,335.76	2,101.98	1,634.42	4,107.57	3,791.76	3,160.14	2,842.29	2,212.73	4,386.48	4,048.10	3,373.43	3,037.11	2,362.42
88	3,309.85	3,055.56	2,546.99	2,292.69	1,782.07	4,478.76	4,132.19	3,445.21	3,098.63	2,411.63	4,780.21	4,411.09	3,676.93	3,307.79	2,573.65
89	3,609.26	3,330.36	2,774.62	2,497.77	1,942.03	4,880.70	4,503.36	3,754.85	3,377.52	2,629.01	5,210.86	4,808.92	4,007.10	3,607.20	2,805.37
90	3,933.27	3,631.82	3,026.85	2,723.35	2,118.39	5,319.54	4,909.41	4,091.17	3,683.07	2,864.84	5,678.43	5,241.62	4,368.02	3,931.21	3,057.62
91	4,285.99	3,957.88	3,297.55	2,969.44	2,309.11	5,797.37	5,352.36	4,460.31	4,015.30	3,123.23	6,189.05	5,713.30	4,759.70	4,283.93	3,332.41
92	4,673.58	4,312.66	3,594.90	3,236.03	2,516.23	6,320.30	5,834.28	4,862.24	4,376.22	3,404.19	6,746.85	6,228.01	5,188.31	4,671.52	3,631.82
93	5,093.97	4,700.23	3,918.92	3,527.22	2,743.86	6,888.34	6,359.26	5,299.05	4,769.96	3,709.75	7,353.86	6,787.87	5,655.86	5,091.93	3,959.92
94	5,551.28	5,124.73	4,271.64	3,843.03	2,989.94	7,509.71	6,931.41	5,776.86	5,198.56	4,044.01	8,016.24	7,398.98	6,164.45	5,549.23	4,314.70

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	539.49	494.54	413.61	368.66	287.73	836.22	773.28	638.40	584.46	449.57	1,096.98	1,016.05	845.21	764.28	593.45
25-29	531.29	489.78	406.77	365.26	282.25	830.15	763.74	639.20	572.80	448.28	1,095.79	1,012.78	838.44	755.43	589.40
30-34	533.34	494.70	409.66	371.02	286.00	827.07	765.23	633.83	571.99	440.58	1,097.61	1,012.57	842.54	757.50	587.44
35-39	529.68	486.73	407.99	365.04	286.31	830.31	758.73	637.04	572.62	443.77	1,087.99	1,002.08	837.46	751.57	586.94
40-44	526.88	480.78	401.75	362.23	283.20	816.65	757.39	625.66	566.40	441.26	1,080.09	994.48	829.83	744.21	579.56
45	504.72	467.33	386.33	348.94	267.94	791.34	729.03	610.64	548.32	429.93	1,040.57	959.58	797.57	722.80	560.79
46	501.24	458.45	385.09	342.31	268.96	776.32	715.19	599.04	537.91	421.78	1,026.94	953.58	794.65	709.07	556.25
47	493.15	457.08	378.88	342.80	264.62	763.79	703.65	589.39	529.24	414.97	1,022.40	944.21	787.85	709.67	553.30
48	485.08	449.57	372.67	337.19	260.29	757.18	692.12	579.72	520.56	408.18	1,017.47	940.57	786.76	703.95	550.14
49	473.75	439.08	369.75	329.32	259.99	739.52	675.97	566.19	508.41	398.65	999.51	924.39	768.40	693.30	537.31
50	464.05	435.76	362.18	322.57	254.66	724.38	662.13	554.60	498.00	390.48	990.36	916.80	758.34	690.41	531.97
51	467.10	428.16	361.44	328.07	255.79	734.00	678.39	561.63	506.01	394.79	984.23	906.38	756.24	678.39	528.26
52	468.04	429.93	359.20	326.54	250.35	734.70	680.28	566.00	511.57	397.29	974.16	903.41	751.04	674.85	527.89
53	466.78	429.65	355.39	318.26	249.29	737.29	678.94	567.55	509.20	397.81	960.07	885.81	737.29	668.34	514.51
54	463.30	426.87	359.20	322.75	249.88	744.40	687.14	572.62	515.36	400.83	957.84	879.76	734.00	661.12	515.36
55	462.96	422.26	356.12	320.50	249.28	747.85	686.79	574.87	518.90	401.90	941.16	875.02	727.50	651.18	508.73
56	488.90	448.99	374.16	334.25	264.40	788.23	728.36	608.63	548.77	424.04	987.77	912.94	758.29	683.46	528.81
57	507.26	463.78	391.32	347.84	275.36	816.43	753.64	628.03	565.23	439.62	1,014.52	937.21	782.62	700.49	545.91
58	518.73	481.35	401.90	359.85	280.40	841.19	780.44	649.59	584.16	453.30	1,037.46	958.02	799.13	719.69	560.79
59	530.50	494.54	409.13	368.66	287.73	858.70	795.75	660.88	597.94	463.07	1,052.01	971.10	809.24	728.32	566.48
60	542.26	503.21	416.46	377.41	290.66	880.63	811.22	676.73	607.32	472.85	1,071.49	984.74	824.22	741.81	576.95
61	580.81	534.17	445.15	398.51	313.72	919.96	847.89	707.98	635.92	496.01	1,119.21	1,034.43	860.61	775.83	602.00
62	609.93	560.47	469.81	420.36	329.70	947.86	877.80	733.56	659.38	515.14	1,162.17	1,075.62	898.40	807.74	630.53
63	636.46	588.42	488.35	440.31	340.24	980.69	900.63	752.54	676.48	528.37	1,204.86	1,108.78	924.65	832.60	648.46
64	667.08	616.06	514.04	463.03	361.00	1,012.39	933.91	780.87	702.39	545.43	1,251.74	1,153.64	961.37	867.20	674.93
65	688.82	635.54	528.98	479.51	369.15	1,035.14	955.22	795.39	719.26	555.62	1,282.50	1,183.56	985.67	886.71	688.82
66	755.90	696.91	578.91	523.60	405.60	1,124.64	1,036.15	866.52	778.02	608.41	1,368.00	1,261.08	1,050.89	947.65	737.47
67	813.73	753.06	624.57	563.90	438.99	1,202.76	1,113.54	927.95	835.16	649.57	1,441.89	1,331.24	1,109.97	999.33	778.06
68	874.55	805.14	669.79	603.86	468.50	1,287.53	1,186.90	989.08	891.91	694.09	1,520.05	1,402.06	1,169.53	1,051.54	819.02
69	921.84	848.08	710.65	636.90	496.12	1,354.27	1,247.00	1,039.17	938.60	727.42	1,582.21	1,458.18	1,216.82	1,092.79	851.45
70	963.67	889.30	743.79	669.40	520.64	1,409.94	1,303.23	1,086.57	976.61	759.95	1,633.07	1,510.20	1,254.73	1,128.61	879.60
71	1,075.38	993.87	827.70	746.19	580.02	1,558.21	1,439.06	1,200.78	1,078.52	840.24	1,783.95	1,642.85	1,370.10	1,235.28	959.38
72	1,181.26	1,093.19	911.00	816.86	637.69	1,694.44	1,566.90	1,305.76	1,175.17	914.03	1,919.15	1,770.36	1,472.77	1,327.01	1,032.45
73	1,269.47	1,173.17	977.64	881.34	685.80	1,812.28	1,669.29	1,392.04	1,251.96	974.72	2,025.32	1,870.64	1,561.31	1,403.72	1,094.37
74	1,356.29	1,254.77	1,046.12	938.98	733.14	1,923.05	1,773.61	1,477.54	1,330.91	1,034.84	2,134.53	1,973.82	1,643.91	1,477.54	1,150.45
75	1,423.64	1,315.59	1,094.07	986.01	767.20	2,007.15	1,853.18	1,542.51	1,388.54	1,080.56	2,217.86	2,044.98	1,707.30	1,537.10	1,194.02
76	1,552.44	1,433.63	1,193.39	1,077.15	834.35	2,167.22	2,001.91	1,668.69	1,500.79	1,167.57	2,376.46	2,190.48	1,826.26	1,645.44	1,278.65
77	1,688.39	1,557.75	1,298.95	1,168.32	909.51	2,339.10	2,159.16	1,796.84	1,616.91	1,257.05	2,536.28	2,341.56	1,952.12	1,757.40	1,365.50
78	1,817.25	1,677.64	1,398.43	1,256.46	979.62	2,491.61	2,299.96	1,916.63	1,722.60	1,341.64	2,678.54	2,475.05	2,060.97	1,855.11	1,443.39
79	1,897.23	1,751.11	1,458.89	1,315.02	1,020.54	2,580.58	2,380.52	1,982.65	1,787.07	1,386.96	2,749.18	2,537.88	2,115.27	1,903.96	1,481.36
80	1,942.18	1,793.11	1,492.85	1,345.89	1,045.63	2,638.55	2,436.25	2,031.63	1,827.19	1,422.57	2,813.19	2,598.09	2,163.67	1,948.57	1,514.13
81	2,001.50	1,847.70	1,540.09	1,386.28	1,078.68	2,719.24	2,510.07	2,091.73	1,882.55	1,464.20	2,899.71	2,676.19	2,229.13	2,005.60	1,560.60
82	2,151.20	1,985.10	1,654.92	1,488.82	1,158.65	2,922.27	2,698.73	2,249.64	2,024.06	1,574.94	3,117.09	2,877.15	2,397.29	2,157.35	1,677.49
83	2,323.45	2,145.04	1,786.17	1,609.81	1,250.93	3,156.05	2,914.06	2,428.05	2,186.06	1,700.05	3,365.23	3,106.83	2,588.01	2,329.62	1,810.77
84	2,520.32	2,327.56	1,937.92	1,745.16	1,357.57	3,424.70	3,162.20	2,635.17	2,372.67	1,845.65	3,652.33	3,371.37	2,807.42	2,528.54	1,964.59
85	2,747.95	2,536.74	2,112.24	1,901.01	1,478.56	3,734.35	3,445.21	2,873.06	2,585.95	2,011.75	3,980.43	3,674.87	3,061.71	2,756.15	2,143.00
86	2,994.04	2,764.37	2,302.94	2,073.28	1,611.87	4,070.66	3,756.91	3,131.43	2,817.68	2,192.22	4,339.31	4,002.99	3,336.52	3,004.29	2,335.76
87	3,262.68	3,012.49	2,510.07	2,259.89	1,757.47	4,435.69	4,095.28	3,412.39	3,071.96	2,389.09	4,728.94	4,363.91	3,637.97	3,272.94	2,546.99
88	3,557.99	3,283.19	2,737.70	2,462.90	1,917.42	4,835.59	4,464.40	3,720.00	3,348.81	2,604.41	5,153.44	4,757.65	3,966.08	3,568.24	2,776.66
89	3,877.90	3,580.55	2,981.74	2,684.39	2,087.62	5,270.33	4,864.30	4,054.26	3,648.22	2,838.19	5,618.95	5,186.26	4,320.86	3,888.16	3,024.80
90	4,226.52	3,900.45	3,250.38	2,926.37	2,276.29	5,746.10	5,303.14	4,419.29	3,978.38	3,094.52	6,123.43	5,653.82	4,710.49	4,238.82	3,297.55
91	4,607.96	4,253.19	3,543.64	3,190.90	2,481.36	6,262.88	5,780.97	4,817.12	4,335.20	3,371.37	6,675.07	6,162.40	5,134.98	4,620.25	3,594.90
92	5,022.20	4,634.61	3,863.54	3,478.01	2,704.90	6,826.83	6,301.85	5,249.83	4,724.85	3,674.87	7,275.93	6,716.09	5,596.39	5,038.60	3,916.87
93	5,473.36	5,052.95	4,212.17	3,789.72	2,948.93	7,439.98	6,867.83	5,723.53	5,151.40	4,007.10	7,932.15	7,321.04	6,100.87	5,491.81	4,271.64
94	5,967.58	5,508.21	4,589.49	4,132.19	3,213.47	8,108.53	7,487.16	6,238.27	5,614.85	4,365.97	8,643.75	7,979.33	6,650.46	5,983.98	4,655.12

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	593.45	548.48	458.56	413.61	323.69	926.13	854.20	710.34	638.40	494.54	1,222.86	1,132.94	944.11	845.21	665.39
25-29	589.40	539.60	448.28	406.77	315.46	921.46	846.75	705.63	639.20	498.08	1,212.02	1,120.69	929.77	838.44	647.52
30-34	595.19	548.80	456.05	409.66	316.92	919.83	857.99	711.13	633.83	494.70	1,213.55	1,120.79	935.28	842.54	657.01
35-39	586.94	543.99	450.95	407.99	314.94	916.19	844.62	708.61	629.88	493.89	1,209.66	1,116.62	930.51	837.46	651.36
40-44	579.56	540.04	447.85	401.75	316.13	908.86	842.99	698.11	625.66	487.37	1,198.64	1,106.44	922.02	829.83	645.43
45	560.79	517.18	429.93	386.33	299.09	872.35	810.03	672.95	604.41	473.56	1,152.74	1,065.50	891.04	797.57	623.10
46	550.14	507.35	427.90	385.09	299.52	861.89	794.65	660.17	599.04	464.57	1,143.08	1,057.49	880.23	788.55	617.39
47	547.28	499.17	420.99	378.88	294.69	847.99	781.83	655.54	589.39	457.08	1,136.67	1,046.45	872.05	787.85	613.44
48	538.31	496.91	414.09	372.67	289.87	834.08	769.02	644.80	579.72	449.57	1,123.95	1,041.13	869.58	780.85	609.30
49	525.75	485.31	410.20	363.98	288.87	814.63	751.07	629.74	566.19	439.08	1,109.27	1,028.39	855.06	768.40	600.86
50	520.64	481.03	401.79	362.18	282.96	797.95	741.35	616.85	554.60	430.09	1,103.54	1,013.00	848.87	758.34	594.21
51	522.70	483.76	400.36	361.44	278.03	806.29	745.11	622.79	561.63	433.73	1,089.87	1,012.02	839.64	756.24	589.42
52	517.02	478.91	397.29	359.20	277.56	816.34	756.47	631.30	566.00	440.82	1,083.01	1,001.37	832.68	751.04	582.32
53	514.51	472.07	397.81	355.39	281.13	822.15	758.51	631.21	567.55	440.25	1,066.15	986.58	822.15	737.29	578.17
54	515.36	473.72	395.63	353.98	275.90	827.70	760.03	635.10	572.62	442.48	1,061.95	978.67	812.09	734.00	567.41
55	508.73	473.13	391.73	356.12	274.71	829.23	763.11	635.92	574.87	447.69	1,048.00	966.60	803.79	727.50	564.69
56	538.78	498.87	414.07	374.16	289.35	873.03	808.19	673.48	608.63	473.94	1,092.54	1,007.72	843.10	758.29	588.68
57	560.39	516.91	429.97	386.48	299.52	908.23	835.76	700.49	628.03	492.77	1,125.62	1,038.66	864.75	782.62	603.88
58	574.80	532.74	443.96	401.90	313.11	939.33	859.88	719.69	649.59	504.72	1,154.30	1,065.50	887.91	799.13	621.54
59	588.95	548.48	454.08	409.13	319.21	957.61	881.18	737.31	660.88	517.02	1,168.90	1,079.00	899.16	809.24	629.41
60	602.99	555.28	464.17	416.46	325.35	976.06	902.31	750.48	676.73	524.91	1,188.62	1,093.19	911.00	824.22	637.69
61	640.15	589.28	491.78	445.15	343.40	1,021.71	941.16	784.30	707.98	551.14	1,242.16	1,148.90	958.11	860.61	669.84
62	675.86	622.30	519.27	469.81	362.66	1,055.01	972.58	811.87	729.44	568.72	1,294.04	1,195.13	993.20	894.30	696.48
63	708.50	652.46	544.39	488.35	380.27	1,084.76	1,004.71	832.60	752.54	584.41	1,336.95	1,232.87	1,028.72	924.65	720.51
64	741.64	682.77	568.97	514.04	400.25	1,122.26	1,035.93	863.26	776.95	604.29	1,389.09	1,279.22	1,067.32	961.37	745.55
65	764.94	707.86	589.88	528.98	414.81	1,149.31	1,061.78	882.90	795.39	616.52	1,423.31	1,312.95	1,092.22	985.67	764.94
66	837.02	774.34	645.29	578.91	453.54	1,246.32	1,150.45	958.71	866.52	671.09	1,515.50	1,401.19	1,165.20	1,050.89	814.90
67	902.97	835.16	695.96	624.57	488.96	1,338.39	1,234.88	1,027.88	924.38	720.94	1,602.50	1,477.58	1,231.31	1,106.40	863.71
68	968.26	895.37	742.68	669.79	520.56	1,426.35	1,318.76	1,096.66	989.08	766.96	1,686.63	1,558.23	1,297.94	1,169.53	909.26
69	1,022.40	941.95	787.76	707.30	553.09	1,501.76	1,384.43	1,153.13	1,039.17	807.87	1,756.52	1,619.07	1,350.90	1,213.47	945.30
70	1,070.39	986.32	821.39	740.55	575.63	1,568.40	1,445.51	1,202.98	1,083.33	840.80	1,814.17	1,675.12	1,393.78	1,254.73	976.61
71	1,197.66	1,103.60	918.63	827.70	642.73	1,733.78	1,598.96	1,332.48	1,200.78	934.30	1,978.33	1,824.69	1,520.59	1,370.10	1,065.98
72	1,314.86	1,214.66	1,008.17	907.95	704.51	1,885.75	1,739.99	1,448.48	1,302.71	1,014.23	2,128.69	1,964.70	1,636.74	1,472.77	1,144.80
73	1,412.47	1,301.57	1,082.70	977.64	758.76	2,010.72	1,856.06	1,546.71	1,392.04	1,082.70	2,250.03	2,074.94	1,730.56	1,558.39	1,211.10
74	1,508.55	1,390.13	1,158.91	1,043.31	812.09	2,134.53	1,970.99	1,641.08	1,477.54	1,147.63	2,374.22	2,188.11	1,824.36	1,641.08	1,277.34
75	1,580.33	1,461.47	1,218.34	1,094.07	853.64	2,228.67	2,055.79	1,712.70	1,542.51	1,199.43	2,460.99	2,274.60	1,893.69	1,704.60	1,326.39
76	1,722.93	1,588.61	1,325.13	1,193.39	927.33	2,407.46	2,221.48	1,852.09	1,666.11	1,296.72	2,637.35	2,433.29	2,027.74	1,823.68	1,420.70
77	1,875.71	1,730.29	1,441.91	1,296.48	1,010.57	2,595.43	2,395.79	1,996.49	1,796.84	1,397.54	2,817.27	2,600.36	2,166.56	1,949.66	1,515.85
78	2,016.02	1,859.83	1,549.87	1,396.06	1,086.09	2,766.09	2,553.14	2,127.22	1,914.26	1,488.34	2,974.32	2,744.81	2,288.12	2,058.60	1,601.93
79	2,106.28	1,944.43	1,620.73	1,458.89	1,135.18	2,863.83	2,643.53	2,202.95	1,982.65	1,542.06	3,050.40	2,818.86	2,349.05	2,113.03	1,645.46
80	2,155.14	1,989.03	1,658.95	1,490.71	1,160.62	2,930.32	2,704.58	2,253.10	2,029.49	1,578.03	3,121.97	2,883.47	2,402.17	2,161.53	1,682.37
81	2,220.93	2,050.71	1,708.25	1,538.04	1,195.57	3,018.65	2,786.91	2,321.42	2,089.68	1,624.16	3,217.58	2,969.44	2,475.21	2,227.07	1,732.85
82	2,387.03	2,202.47	1,835.39	1,652.87	1,285.80	3,246.28	2,996.09	2,495.72	2,247.58	1,747.21	3,459.55	3,192.96	2,661.83	2,395.23	1,864.10
83	2,577.75	2,378.83	1,983.04	1,784.12	1,388.33	3,504.68	3,236.03	2,696.68	2,426.00	1,888.70	3,736.40	3,447.24	2,875.09	2,585.95	2,011.75
84	2,797.17	2,581.85	2,151.20	1,935.88	1,505.22	3,804.07	3,510.82	2,924.31	2,633.12	2,046.61	4,052.21	3,742.55	3,119.14	2,807.42	2,184.00
85	3,049.42	2,815.62	2,343.96	2,110.18	1,640.58	4,144.50	3,826.63	3,188.87	2,868.95	2,233.22	4,419.29	4,078.86	3,400.08	3,059.67	2,380.89
86	3,322.16	3,067.87	2,557.25	2,300.91	1,790.27	4,517.73	4,171.15	3,475.95	3,127.34	2,434.20	4,817.12	4,445.95	3,703.58	3,334.46	2,592.10
87	3,621.57	3,342.66	2,786.91	2,508.03	1,950.23	4,923.77	4,546.43	3,787.67	3,410.34	2,651.57	5,249.83	4,845.83	4,037.85	3,633.86	2,825.88
88	3,947.63	3,644.11	3,037.11	2,733.61	2,126.59	5,368.76	4,956.57	4,130.14	3,715.89	2,891.51	5,723.53	5,282.64	4,400.84	3,961.98	3,080.18
89	4,304.44	3,972.23	3,309.85	2,979.69	2,317.31	5,850.69	5,399.52	4,501.31	4,050.16	3,151.94	6,236.21	5,758.40	4,796.61	4,316.75	3,357.03
90	4,689.98	4,329.06	3,609.26	3,248.34	2,526.48	6,377.72	5,885.55	4,905.30	4,415.18	3,432.90	6,798.11	6,275.19	5,229.33	4,706.39	3,660.53
91	5,112.42	4,720.74	3,933.27	3,539.53	2,754.11	6,951.92	6,416.68	5,348.27	4,813.03	3,744.60	7,409.22	6,839.12	5,700.99	5,130.89	3,990.69
92	5,571.79	5,143.18	4,288.04	3,859.45	3,002.24	7,577.38	6,994.99	5,828.13	5,245.73	4,078.86	8,077.77	7,454.35	6,211.61	5,592.30	4,347.51
93	6,074.22	5,606.65	4,673.58	4,206.01	3,270.88	8,258.22	7,624.56	6,353.12	5,717.39	4,448.00	8,803.71	8,126.98	6,771.45	6,094.72	4,739.19
94	6,621.75	6,113.18	5,093.97	4,585.40	3,566.19	9,002.63	8,309.49	6,925.27	6,234.17	4,847.88	9,595.29	8,859.08	7,382.57	6,642.26	5,167.80

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	638.40	584.46	485.55	440.58	341.68	998.07	917.14	764.28	692.36	539.49	1,303.78	1,204.88	1,007.06	908.15	701.35
25-29	639.20	589.40	489.78	439.98	340.36	987.88	913.16	755.43	680.71	531.29	1,295.03	1,203.71	1,004.47	904.85	705.63
30-34	633.83	587.44	486.97	440.58	340.11	989.40	912.09	765.23	680.21	533.34	1,298.57	1,205.82	997.12	896.63	695.66
35-39	629.88	586.94	486.73	436.62	343.57	987.77	909.04	751.57	679.98	529.68	1,295.55	1,195.35	994.93	894.72	694.30
40-44	619.08	579.56	480.78	428.09	335.88	974.72	895.69	750.80	671.77	526.88	1,284.26	1,178.89	987.90	889.10	691.52
45	598.17	548.32	461.09	411.24	324.01	934.65	866.11	722.80	654.26	504.72	1,233.74	1,146.51	953.34	859.88	666.71
46	592.93	544.03	452.34	409.55	317.86	916.91	849.66	709.07	641.83	495.12	1,228.66	1,130.85	941.36	849.66	660.17
47	583.37	535.26	451.06	402.95	318.75	902.12	835.96	697.63	631.48	487.15	1,214.85	1,124.64	938.20	841.98	655.54
48	579.72	532.40	443.66	396.34	313.52	893.24	822.26	686.19	621.13	479.15	1,206.77	1,118.04	928.74	834.08	650.71
49	566.19	519.98	433.32	392.87	306.20	872.40	803.07	670.19	606.64	467.98	1,190.17	1,097.72	912.85	826.18	641.31
50	554.60	514.99	430.09	384.82	299.93	854.54	786.62	656.46	594.21	458.39	1,177.12	1,086.57	905.47	814.92	633.83
51	556.07	517.13	428.16	383.69	300.28	867.45	800.73	667.27	600.54	467.10	1,173.28	1,084.32	900.82	806.29	628.35
52	555.12	511.57	424.50	386.40	299.33	876.20	805.45	669.40	604.10	468.04	1,159.20	1,066.69	892.53	800.02	625.87
53	551.64	509.20	424.34	381.90	297.04	875.19	806.24	673.63	604.68	472.07	1,140.41	1,055.55	880.50	790.33	615.30
54	546.60	510.15	426.87	380.01	296.72	884.96	812.09	681.94	609.06	478.91	1,134.84	1,046.34	869.35	780.85	609.06
55	549.43	503.64	417.17	381.55	289.98	885.20	819.06	681.71	615.57	478.20	1,119.21	1,032.74	859.76	773.28	600.31
56	578.69	533.80	444.00	399.11	309.30	937.89	863.06	723.37	648.54	508.85	1,172.36	1,082.55	897.98	808.19	628.59
57	599.04	555.56	458.94	415.46	323.68	971.04	893.74	748.81	671.52	526.58	1,202.92	1,111.14	927.55	835.76	647.36
58	621.54	570.14	476.67	429.93	331.80	1,000.08	925.31	771.09	696.32	542.10	1,233.74	1,135.61	948.68	855.21	663.60
59	629.41	584.46	485.55	436.10	341.68	1,025.04	944.11	786.76	705.83	552.98	1,249.83	1,155.42	962.09	867.69	674.38
60	646.36	598.65	498.87	446.82	351.38	1,045.47	967.39	802.55	724.46	563.95	1,266.72	1,171.27	976.06	876.28	685.40
61	686.79	635.92	529.93	474.82	373.07	1,093.79	1,004.75	839.41	758.86	589.28	1,335.43	1,229.45	1,021.71	924.21	716.47
62	721.21	667.63	556.35	502.79	391.51	1,129.19	1,038.53	869.57	783.02	609.93	1,384.71	1,273.43	1,063.26	956.11	745.93
63	756.54	696.50	580.41	524.37	408.29	1,160.83	1,072.76	896.63	804.57	628.45	1,429.02	1,320.94	1,100.79	988.70	772.54
64	792.64	733.78	612.14	549.35	427.71	1,204.66	1,110.49	926.05	835.80	647.45	1,483.26	1,369.47	1,145.80	1,028.07	800.49
65	822.03	757.33	631.73	570.85	441.45	1,229.22	1,134.08	943.80	852.47	662.18	1,522.27	1,404.29	1,172.14	1,054.16	822.03
66	896.02	825.96	689.53	619.47	483.04	1,334.82	1,231.58	1,028.77	925.52	719.03	1,622.42	1,497.07	1,246.32	1,120.95	873.90
67	967.21	892.26	742.36	670.98	521.08	1,431.18	1,324.10	1,102.82	992.19	770.91	1,713.13	1,581.07	1,316.98	1,184.92	920.81
68	1,034.19	954.37	798.20	718.38	558.74	1,526.99	1,409.00	1,173.01	1,055.01	822.50	1,804.63	1,665.81	1,388.17	1,249.35	971.72
69	1,092.79	1,008.99	841.38	757.58	589.97	1,605.68	1,481.65	1,236.93	1,112.90	864.84	1,877.20	1,733.05	1,444.77	1,300.62	1,012.34
70	1,144.77	1,054.22	879.60	792.29	614.43	1,675.12	1,549.00	1,290.29	1,160.94	902.23	1,940.29	1,791.53	1,494.02	1,345.28	1,044.52
71	1,279.17	1,181.98	984.47	887.26	689.75	1,852.91	1,711.84	1,426.53	1,282.31	1,000.14	2,116.28	1,953.24	1,627.18	1,467.28	1,138.09
72	1,402.93	1,299.68	1,081.04	971.72	756.12	2,016.32	1,861.46	1,551.72	1,396.85	1,087.12	2,277.48	2,104.39	1,752.14	1,576.02	1,226.81
73	1,508.77	1,394.97	1,161.49	1,044.76	814.21	2,150.81	1,984.46	1,654.69	1,488.34	1,158.57	2,407.62	2,223.76	1,853.13	1,666.36	1,298.65
74	1,612.88	1,488.82	1,237.87	1,116.62	865.65	2,281.16	2,106.35	1,753.88	1,579.05	1,226.59	2,537.76	2,340.38	1,954.08	1,756.69	1,367.57
75	1,691.09	1,561.42	1,302.08	1,172.42	910.38	2,382.66	2,198.95	1,831.57	1,650.56	1,283.18	2,633.89	2,431.27	2,026.07	1,823.46	1,418.24
76	1,844.33	1,702.28	1,418.13	1,276.06	991.91	2,575.37	2,379.04	1,981.24	1,782.35	1,387.13	2,820.76	2,603.78	2,169.81	1,952.83	1,518.87
77	2,003.88	1,851.06	1,542.96	1,390.15	1,079.58	2,775.36	2,563.39	2,134.52	1,922.54	1,493.67	3,014.45	2,782.76	2,319.38	2,087.69	1,624.30
78	2,155.61	1,992.35	1,658.72	1,493.08	1,161.81	2,957.76	2,730.60	2,276.29	2,046.76	1,592.45	3,184.92	2,938.83	2,449.03	2,205.30	1,715.50
79	2,252.40	2,081.56	1,733.13	1,560.04	1,213.87	3,063.89	2,827.85	2,355.80	2,122.02	1,649.96	3,266.19	3,014.43	2,513.15	2,261.39	1,760.10
80	2,306.34	2,129.59	1,773.95	1,597.19	1,241.55	3,134.75	2,894.10	2,410.69	2,170.05	1,686.63	3,341.32	3,083.64	2,570.41	2,312.73	1,799.49
81	2,376.78	2,192.22	1,827.19	1,644.67	1,279.64	3,229.87	2,981.74	2,483.41	2,237.33	1,739.01	3,443.15	3,178.61	2,649.52	2,384.98	1,853.85
82	2,553.14	2,356.27	1,964.59	1,767.72	1,376.02	3,471.86	3,205.27	2,670.03	2,403.43	1,868.21	3,701.55	3,416.48	2,848.44	2,563.39	1,993.30
83	2,758.21	2,546.99	2,120.44	1,909.21	1,484.71	3,748.71	3,461.61	2,885.35	2,596.21	2,019.95	3,998.89	3,689.24	3,074.02	2,768.46	2,151.20
84	2,992.00	2,762.31	2,302.94	2,073.28	1,611.87	4,068.61	3,756.91	3,131.43	2,817.68	2,192.22	4,337.26	4,002.99	3,336.52	3,004.29	2,335.76
85	3,260.63	3,010.45	2,508.03	2,257.84	1,755.41	4,433.64	4,095.28	3,410.34	3,069.92	2,387.03	4,726.90	4,363.91	3,635.91	3,272.94	2,544.94
86	3,555.93	3,283.19	2,735.66	2,460.85	1,915.37	4,833.54	4,462.35	3,717.95	3,346.77	2,602.35	5,153.44	4,757.65	3,964.03	3,568.24	2,774.62
87	3,875.85	3,576.44	2,981.74	2,682.33	2,087.62	5,270.33	4,864.30	4,052.21	3,648.22	2,836.13	5,618.95	5,186.26	4,320.86	3,888.16	3,024.80
88	4,224.48	3,898.41	3,248.34	2,924.31	2,274.24	5,744.04	5,301.09	4,419.29	3,976.34	3,094.52	6,123.43	5,651.77	4,710.49	4,238.82	3,297.55
89	4,603.85	4,249.08	3,541.59	3,188.87	2,479.32	6,258.78	5,778.91	4,817.12	4,333.15	3,371.37	6,675.07	6,160.34	5,132.93	4,620.25	3,592.86
90	5,018.10	4,632.56	3,861.49	3,473.91	2,702.84	6,824.78	6,299.79	5,247.78	4,724.85	3,672.82	7,273.88	6,714.04	5,596.39	5,036.55	3,916.87
91	5,469.25	5,048.86	4,208.06	3,787.67	2,944.82	7,437.94	6,865.80	5,721.50	5,149.35	4,005.05	7,930.11	7,319.00	6,098.82	5,489.76	4,269.59
92	5,963.47	5,504.12	4,585.40	4,128.08	3,209.36	8,106.47	7,483.05	6,236.21	5,612.81	4,365.97	8,641.70	7,977.28	6,648.42	5,983.98	4,653.07
93	6,500.77	6,000.38	4,999.64	4,499.27	3,500.57	8,838.58	8,157.75	6,798.11	6,119.32	4,759.70	9,420.97	8,697.08	7,245.17	6,523.31	5,071.42
94	7,083.17	6,539.73	5,448.74	4,905.30	3,814.33	9,632.20	8,891.89	7,409.22	6,668.93	5,186.26	10,267.93	9,478.40	7,899.35	7,107.77	5,528.72

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	710.34	656.38	548.48	485.55	386.64	1,105.97	1,025.04	854.20	773.28	602.44	1,465.62	1,348.74	1,132.94	1,016.05	791.26
25-29	705.63	647.52	539.60	489.78	381.87	1,104.09	1,012.78	846.75	763.74	589.40	1,452.75	1,344.83	1,120.69	1,012.78	788.64
30-34	711.13	649.29	548.80	494.70	386.48	1,105.34	1,020.32	850.26	765.23	595.19	1,460.90	1,344.96	1,120.79	1,012.57	788.42
35-39	708.61	651.36	543.99	486.73	379.36	1,102.30	1,016.40	844.62	758.73	594.10	1,453.03	1,338.50	1,116.62	1,002.08	780.20
40-44	698.11	645.43	540.04	480.78	375.39	1,086.68	1,007.65	842.99	757.39	592.74	1,435.73	1,323.77	1,099.85	994.48	770.55
45	672.95	616.86	510.94	467.33	355.17	1,046.81	972.03	810.03	722.80	567.01	1,389.52	1,277.35	1,065.50	959.58	747.72
46	660.17	605.16	507.35	458.45	354.54	1,026.94	953.58	794.65	709.07	556.25	1,369.24	1,265.33	1,057.49	953.58	739.63
47	655.54	601.41	499.17	451.06	348.82	1,016.38	938.20	781.83	697.63	547.28	1,365.20	1,256.95	1,046.45	944.21	733.72
48	644.80	591.55	496.91	449.57	349.02	999.73	922.81	769.02	692.12	538.31	1,354.66	1,248.17	1,041.13	934.65	727.61
49	635.52	583.53	485.31	439.08	340.87	976.39	901.30	751.07	675.97	525.75	1,334.59	1,230.60	1,028.39	924.39	722.19
50	622.50	571.58	475.37	430.09	333.89	956.41	882.83	735.70	662.13	514.99	1,318.59	1,216.73	1,013.00	916.80	707.40
51	622.79	578.30	478.20	428.16	333.63	967.54	895.26	745.11	672.83	522.70	1,306.74	1,212.21	1,006.46	906.38	706.20
52	620.42	571.44	478.91	429.93	337.42	974.16	903.41	756.47	674.85	527.89	1,300.70	1,197.31	1,001.37	897.98	702.06
53	615.30	567.55	472.07	429.65	328.86	975.98	907.03	753.20	678.94	525.11	1,278.33	1,182.85	981.29	885.81	689.56
54	614.27	567.41	473.72	426.87	333.16	989.08	911.00	760.03	687.14	530.97	1,270.18	1,171.27	978.67	879.76	687.14
55	615.57	564.69	473.13	422.26	330.68	997.12	915.72	763.11	686.79	534.17	1,256.57	1,159.91	966.60	869.93	676.62
56	648.54	598.65	493.89	448.99	344.22	1,047.63	967.81	808.19	723.37	563.73	1,312.05	1,212.27	1,007.72	907.95	703.42
57	671.52	618.36	516.91	463.78	362.33	1,086.98	1,004.85	835.76	753.64	584.55	1,347.85	1,246.40	1,038.66	932.39	729.49
58	691.65	640.23	532.74	481.35	373.86	1,121.58	1,037.46	859.88	780.44	602.85	1,383.29	1,275.80	1,060.83	958.02	743.04
59	705.83	651.89	543.99	490.04	382.14	1,146.43	1,056.51	881.18	795.75	615.93	1,402.69	1,290.29	1,079.00	971.10	755.29
60	724.46	668.06	555.28	503.21	390.42	1,166.94	1,080.17	897.98	811.22	629.01	1,422.88	1,314.43	1,093.19	984.74	763.50
61	771.58	707.98	589.28	534.17	411.23	1,220.96	1,127.69	941.16	847.89	657.12	1,492.29	1,377.82	1,144.65	1,034.43	801.25
62	807.74	745.93	622.30	560.47	436.84	1,265.19	1,166.28	968.48	877.80	679.98	1,549.55	1,430.04	1,191.00	1,071.49	832.47
63	848.60	784.55	648.46	584.41	452.32	1,300.92	1,200.85	1,000.71	900.63	700.49	1,601.14	1,477.05	1,232.87	1,108.78	864.61
64	886.82	820.11	682.77	612.14	478.72	1,345.92	1,243.90	1,035.93	933.91	725.93	1,663.76	1,534.27	1,279.22	1,149.72	894.66
65	917.16	848.67	704.05	635.54	494.73	1,377.65	1,271.09	1,057.97	955.22	742.09	1,704.93	1,571.74	1,309.14	1,179.75	917.16
66	1,002.95	929.21	770.66	696.91	538.35	1,493.37	1,379.07	1,150.45	1,036.15	803.84	1,817.85	1,677.74	1,397.51	1,257.38	977.15
67	1,081.42	999.33	831.59	749.49	581.76	1,602.50	1,481.16	1,231.31	1,109.97	863.71	1,916.57	1,770.23	1,477.58	1,327.67	1,035.03
68	1,159.12	1,072.36	895.37	801.68	628.14	1,710.92	1,579.05	1,315.30	1,183.42	919.67	2,019.79	1,863.63	1,554.75	1,398.58	1,089.71
69	1,226.89	1,129.67	941.95	848.08	660.38	1,796.74	1,662.65	1,381.08	1,243.63	965.41	2,101.78	1,940.89	1,619.07	1,454.82	1,133.02
70	1,280.59	1,183.58	986.32	889.30	692.04	1,878.84	1,733.32	1,442.29	1,299.99	1,008.96	2,173.13	2,008.20	1,671.88	1,503.72	1,170.64
71	1,432.79	1,323.06	1,103.60	990.74	771.26	2,072.39	1,915.62	1,595.83	1,435.94	1,116.14	2,370.24	2,188.39	1,821.57	1,642.85	1,276.04
72	1,576.02	1,454.55	1,211.62	1,090.15	847.23	2,256.22	2,083.14	1,736.96	1,560.83	1,214.66	2,550.77	2,353.39	1,961.66	1,764.29	1,372.56
73	1,689.72	1,561.31	1,298.65	1,170.24	910.52	2,407.62	2,223.76	1,853.13	1,666.36	1,298.65	2,696.52	2,489.34	2,074.94	1,867.73	1,453.33
74	1,804.63	1,666.46	1,387.30	1,249.15	969.99	2,554.67	2,357.30	1,965.35	1,767.97	1,376.02	2,842.29	2,625.17	2,185.30	1,968.17	1,531.11
75	1,893.69	1,750.51	1,458.77	1,310.18	1,021.14	2,669.00	2,463.69	2,053.08	1,847.78	1,437.15	2,949.95	2,723.04	2,269.20	2,042.28	1,588.44
76	2,063.91	1,906.33	1,588.61	1,428.46	1,113.32	2,885.33	2,663.18	2,218.89	1,996.74	1,552.44	3,159.15	2,916.33	2,430.70	2,187.89	1,702.28
77	2,245.43	2,075.36	1,727.82	1,555.29	1,210.22	3,108.11	2,871.49	2,393.32	2,154.24	1,676.06	3,374.31	3,117.97	2,597.90	2,339.10	1,819.02
78	2,415.90	2,228.97	1,857.48	1,670.55	1,301.41	3,315.06	3,059.51	2,548.41	2,295.22	1,784.12	3,565.87	3,291.39	2,742.44	2,467.96	1,918.99
79	2,524.38	2,328.83	1,942.18	1,746.61	1,359.99	3,432.53	3,167.28	2,639.03	2,376.04	1,847.78	3,657.34	3,376.35	2,814.38	2,531.13	1,969.15
80	2,583.19	2,383.00	1,984.78	1,788.86	1,388.49	3,511.69	3,241.23	2,700.31	2,431.98	1,891.07	3,743.81	3,456.31	2,879.20	2,589.57	2,014.59
81	2,659.77	2,456.76	2,046.61	1,841.54	1,433.46	3,617.46	3,340.61	2,782.82	2,503.92	1,948.17	3,855.34	3,560.04	2,967.38	2,670.03	2,077.37
82	2,860.75	2,641.32	2,200.42	1,980.99	1,540.09	3,888.16	3,588.75	2,992.00	2,692.59	2,093.78	4,144.50	3,826.63	3,188.87	2,868.95	2,233.22
83	3,088.38	2,852.55	2,376.78	2,138.89	1,663.12	4,199.86	3,875.85	3,229.87	2,907.91	2,261.94	4,478.76	4,132.19	3,445.21	3,098.63	2,411.63
84	3,352.92	3,094.52	2,577.75	2,319.36	1,804.63	4,556.69	4,206.01	3,504.68	3,156.05	2,452.65	4,858.14	4,482.86	3,736.40	3,363.17	2,614.66
85	3,654.37	3,373.43	2,809.48	2,528.54	1,966.64	4,968.88	4,585.40	3,820.47	3,439.04	2,674.13	5,294.94	4,886.85	4,072.72	3,666.67	2,850.49
86	3,980.43	3,676.93	3,061.71	2,758.21	2,143.00	5,413.89	4,997.59	4,165.01	3,748.71	2,916.11	5,770.71	5,327.76	4,439.80	3,994.79	3,108.89
87	4,341.37	4,007.10	3,338.56	3,004.29	2,337.82	5,901.95	5,446.70	4,538.23	4,085.03	3,176.56	6,291.59	5,805.57	4,839.68	4,355.71	3,387.77
88	4,730.99	4,365.97	3,640.02	3,274.99	2,549.03	6,433.10	5,936.82	4,948.37	4,454.15	3,463.66	6,857.58	6,328.50	5,274.44	4,747.39	3,691.29
89	5,155.49	4,759.70	3,968.14	3,570.29	2,778.71	7,011.39	6,472.06	5,393.38	4,854.04	3,775.36	7,474.85	6,898.60	5,748.15	5,176.00	4,023.50
90	5,621.01	5,188.31	4,324.95	3,890.20	3,026.85	7,640.96	7,054.45	5,879.40	5,290.84	4,115.79	8,147.49	7,519.96	6,266.98	5,641.52	4,386.48
91	6,127.52	5,655.86	4,712.54	4,240.88	3,299.59	8,330.00	7,688.12	6,408.48	5,768.66	4,486.96	8,879.58	8,198.75	6,830.92	6,148.03	4,782.27
92	6,677.13	6,164.45	5,137.04	4,622.31	3,596.95	9,080.56	8,381.27	6,984.74	6,285.43	4,888.90	9,679.36	8,934.96	7,444.09	6,699.67	5,210.86
93	7,280.04	6,720.18	5,598.45	5,038.60	3,918.92	9,896.74	9,135.92	7,614.30	6,851.43	5,329.80	10,550.92	9,738.84	8,116.73	7,304.64	5,682.53
94	7,934.21	7,325.15	6,104.98	5,491.81	4,273.69	10,788.81	9,958.27	8,299.23	7,468.69	5,809.68	11,498.36	10,616.54	8,846.78	7,960.88	6,193.16

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	81.34	76.41	64.08	56.69	44.37	128.17	118.31	98.59	88.73	69.01	175.00	160.21	133.10	118.31	93.66
25-29	97.96	89.79	73.47	68.03	51.70	152.39	141.50	117.01	106.13	81.64	206.81	190.48	160.54	144.22	111.56
30-34	131.12	124.22	103.52	89.71	72.46	207.04	189.79	158.73	144.93	110.43	282.96	258.80	217.39	193.23	151.84
35-39	171.43	155.11	130.62	118.37	89.79	265.31	244.90	204.09	183.68	142.86	359.20	330.62	273.48	244.90	191.84
40-44	204.09	185.95	154.19	140.59	108.85	317.47	294.80	244.90	217.69	172.35	426.32	394.56	326.54	294.80	226.76
45	217.69	198.76	165.63	146.70	118.31	336.00	307.61	255.55	231.88	179.84	454.31	416.46	350.19	312.33	246.09
46	219.51	205.19	171.79	152.71	119.29	338.80	310.17	262.45	233.82	186.11	467.65	429.46	357.89	319.71	252.91
47	225.20	206.03	172.50	153.32	119.80	340.21	316.24	263.54	234.79	186.87	474.36	436.03	364.16	325.83	253.95
48	231.88	207.74	178.75	159.42	125.61	347.84	318.84	265.71	241.55	188.42	478.27	444.45	372.00	333.33	260.87
49	234.72	215.16	180.94	161.38	127.14	352.09	327.64	273.85	244.51	190.72	493.91	459.67	376.55	342.31	264.07
50	236.62	221.83	182.40	167.61	128.17	359.86	330.28	276.06	246.48	192.25	502.82	463.38	384.51	350.00	271.13
51	242.51	222.72	188.07	168.27	133.64	366.24	336.56	282.11	252.42	197.97	519.68	475.14	395.95	356.35	277.16
52	249.43	229.48	189.57	174.61	134.70	374.16	344.22	289.35	259.42	204.55	528.81	488.90	409.08	364.17	284.35
53	251.41	236.32	196.09	175.98	135.75	382.14	351.98	296.66	266.50	206.16	543.05	502.82	417.34	377.11	291.64
54	257.45	237.25	196.87	181.73	136.29	388.70	358.41	302.87	272.58	212.00	560.32	514.89	429.06	388.70	302.87
55	264.54	244.19	203.49	183.14	142.45	396.82	361.20	305.24	274.71	213.66	569.78	529.08	442.61	391.73	310.33

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	110.92	101.06	83.80	76.41	59.16	165.14	152.82	125.70	113.38	88.73	219.37	202.11	170.07	152.82	118.31
25-29	130.62	119.73	100.68	89.79	70.75	193.20	179.60	149.66	133.34	106.13	261.24	239.46	201.37	179.60	141.50
30-34	179.44	165.63	138.03	124.22	96.62	265.71	244.99	207.04	186.35	144.93	355.42	327.82	272.61	244.99	189.79
35-39	224.49	208.17	175.51	155.11	122.45	338.78	314.29	261.24	236.73	183.68	453.07	416.33	346.95	314.29	244.90
40-44	272.11	249.43	208.62	190.48	145.12	403.64	371.88	312.93	281.18	217.69	539.70	498.87	417.25	371.88	290.26
45	288.68	265.01	222.42	203.49	156.17	430.64	397.53	331.26	298.15	231.88	577.35	530.03	444.85	397.53	312.33
46	291.08	272.00	224.28	205.19	157.48	434.23	400.83	338.80	300.63	238.60	586.94	543.99	453.33	410.37	319.71
47	297.07	273.12	230.00	206.03	162.91	440.82	402.49	340.21	306.66	239.58	603.73	555.83	464.79	416.87	325.83
48	299.52	280.20	231.88	207.74	164.26	444.45	410.64	343.00	309.19	241.55	618.36	565.23	473.43	425.13	333.33
49	308.08	283.63	234.72	210.28	166.26	449.89	415.67	347.21	312.97	244.51	630.83	581.93	484.13	435.23	337.42
50	310.56	290.85	236.62	211.97	167.61	458.45	419.02	350.00	315.49	246.48	645.78	601.41	497.89	448.59	350.00
51	321.70	296.96	242.51	217.77	168.27	465.23	435.54	361.30	321.70	252.42	658.26	608.77	509.79	460.29	356.35
52	324.26	299.33	249.43	224.49	174.61	483.91	444.00	374.16	334.25	264.40	678.47	623.59	523.82	468.94	369.17
53	336.89	311.75	256.43	231.30	181.02	497.79	462.59	387.16	346.95	271.52	693.89	643.61	532.98	477.68	372.09
54	343.26	318.02	267.54	237.25	186.77	509.83	474.51	393.74	358.41	277.64	706.70	651.18	545.18	489.64	383.64
55	351.03	325.59	274.71	244.19	193.31	529.08	488.38	406.99	361.20	284.89	727.50	671.53	559.60	503.64	391.73

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	118.31	108.45	91.20	81.34	64.08	182.40	170.07	140.49	125.70	98.59	246.48	229.23	189.79	172.54	133.10
25-29	141.50	130.62	108.85	97.96	76.19	217.69	201.37	165.99	149.66	117.01	293.88	269.39	225.86	204.09	157.83
30-34	193.23	179.44	148.38	131.12	103.52	296.76	272.61	227.74	207.04	158.73	400.28	369.23	307.12	276.06	213.95
35-39	244.90	224.49	187.75	171.43	130.62	379.60	346.95	289.80	261.24	204.09	510.21	469.40	391.84	355.11	273.48
40-44	294.80	272.11	222.23	204.09	154.19	448.99	417.25	349.21	312.93	244.90	607.72	562.37	467.13	421.78	326.54
45	307.61	288.68	241.36	217.69	170.37	477.98	444.85	369.14	331.26	260.29	648.34	601.02	496.91	444.85	350.19
46	314.94	291.08	243.37	219.51	171.79	486.73	448.56	376.97	338.80	262.45	663.28	615.57	510.59	462.88	357.89
47	321.04	292.28	244.36	220.41	172.50	498.32	455.20	383.32	340.21	268.33	680.40	632.49	527.07	474.36	368.95
48	323.68	299.52	251.22	227.06	173.91	507.26	468.61	391.32	347.84	275.36	700.49	647.36	536.24	483.10	376.81
49	332.53	303.19	254.29	229.84	176.04	513.47	479.23	400.99	356.99	278.74	723.75	669.95	557.47	498.79	391.21
50	335.21	310.56	261.27	231.69	182.40	527.47	488.03	404.23	364.79	280.99	739.44	685.21	571.83	517.61	399.30
51	346.45	321.70	267.26	237.57	188.07	539.48	494.94	415.75	376.15	292.02	752.30	697.85	579.07	519.68	405.84
52	359.20	329.26	274.38	249.43	194.56	553.76	508.85	424.04	384.13	299.33	773.25	713.39	593.67	533.80	414.07
53	372.09	341.91	286.61	256.43	201.13	568.18	522.93	437.45	392.20	306.73	784.39	729.09	603.39	543.05	422.37
54	383.64	353.35	297.83	267.54	206.96	580.51	535.08	444.22	398.79	312.97	797.57	736.99	615.85	555.28	429.06
55	396.82	361.20	305.24	274.71	213.66	590.13	549.43	457.87	412.08	320.50	813.97	752.93	625.74	564.69	437.52

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	138.03	128.17	105.99	93.66	73.94	209.51	194.72	160.21	145.42	113.38	283.45	261.27	216.90	197.18	152.82
25-29	163.26	149.66	125.17	114.28	87.07	250.35	231.30	193.20	174.15	136.05	337.42	310.22	258.50	234.01	182.32
30-34	224.30	207.04	169.09	151.84	117.33	341.63	314.01	262.25	234.65	182.89	458.94	420.99	351.98	317.47	244.99
35-39	281.64	261.24	220.41	195.92	155.11	432.67	400.01	334.71	297.97	232.66	583.68	538.78	448.99	404.09	314.29
40-44	340.14	312.93	258.50	235.83	181.42	517.02	476.20	399.11	358.28	281.18	698.42	644.01	535.16	480.73	376.42
45	359.67	336.00	279.22	250.83	194.02	548.96	506.37	421.18	383.32	293.41	743.00	686.19	572.62	515.84	402.25
46	367.43	338.80	281.54	252.91	195.65	553.54	515.36	424.69	386.52	295.86	758.73	696.69	582.17	524.91	405.60
47	368.95	340.21	282.71	253.95	196.46	555.83	517.50	426.44	388.11	297.07	771.45	709.15	589.36	531.86	412.08
48	372.00	343.00	289.87	260.87	202.90	560.39	521.75	434.78	391.32	304.36	782.62	724.65	603.88	541.07	425.13
49	376.55	347.21	293.41	264.07	205.38	567.25	528.13	440.11	396.11	308.08	801.99	738.41	616.17	552.59	430.33
50	384.51	350.00	295.78	266.20	207.04	571.83	532.40	443.66	399.30	310.56	813.38	754.23	630.99	566.90	443.66
51	395.95	361.30	301.91	272.22	212.83	593.92	549.38	460.29	410.80	321.70	826.53	767.14	638.46	574.12	445.43
52	409.08	374.16	314.29	279.38	219.51	613.62	568.72	473.94	429.03	334.25	848.08	783.24	653.52	583.68	458.96
53	417.34	387.16	321.80	291.64	226.27	638.57	588.30	492.77	442.48	346.95	869.88	799.48	668.75	598.36	467.62
54	429.06	393.74	328.12	297.83	232.20	661.28	610.80	504.79	454.31	353.35	883.38	817.76	676.41	610.80	474.51
55	442.61	406.99	335.77	305.24	234.01	681.71	625.74	523.99	473.13	366.29	900.46	829.23	691.88	620.66	483.29

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	147.89	135.56	113.38	101.06	78.87	229.23	211.97	175.00	160.21	123.24	300.71	278.52	231.69	209.51	162.68
25-29	174.15	160.54	133.34	119.73	92.52	272.11	250.35	209.52	187.75	146.94	359.20	331.97	274.84	247.62	193.20
30-34	238.11	220.85	182.89	165.63	127.68	369.23	341.63	282.96	255.36	196.69	490.01	452.04	376.13	338.17	262.25
35-39	302.05	277.56	232.66	208.17	163.26	473.48	432.67	363.27	326.54	253.07	620.42	571.44	477.56	428.58	334.71
40-44	362.82	331.07	276.64	249.43	195.02	562.37	521.56	430.85	390.02	303.87	743.79	684.82	571.44	512.49	399.11
45	383.32	354.93	293.41	265.01	203.49	601.02	553.70	463.78	416.46	326.54	790.32	728.79	605.76	548.96	425.92
46	391.29	357.89	300.63	267.23	209.97	606.02	558.31	467.65	419.92	329.26	801.68	744.40	620.34	553.54	434.23
47	392.91	364.16	301.87	273.12	210.84	608.54	560.62	469.58	421.65	330.62	814.57	752.27	627.70	565.40	440.82
48	396.14	367.16	304.36	275.36	212.56	618.36	565.23	473.43	425.13	333.33	830.94	768.13	642.52	574.88	449.29
49	400.99	371.65	312.97	278.74	220.06	625.95	572.15	479.23	430.33	337.42	846.00	782.43	650.39	586.81	454.79
50	404.23	379.58	315.49	280.99	221.83	630.99	576.76	483.10	433.80	340.14	862.68	798.60	660.57	601.41	463.38
51	415.75	381.10	321.70	292.02	227.66	653.31	603.81	499.88	450.39	351.41	876.03	806.73	673.11	603.81	470.19
52	429.03	394.12	329.26	299.33	229.48	673.48	623.59	518.82	468.94	364.17	892.98	828.14	688.45	618.60	483.91
53	442.48	407.28	336.89	301.69	236.32	698.91	643.61	538.02	482.71	377.11	910.10	839.71	698.91	633.55	487.73
54	449.26	413.93	348.31	312.97	242.29	721.85	666.32	555.28	499.74	388.70	928.82	853.09	711.76	641.09	499.74
55	462.96	422.26	356.12	320.50	249.28	747.85	686.79	574.87	518.90	401.90	941.16	875.02	727.50	651.18	508.73

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	162.68	150.35	125.70	113.38	88.73	253.87	234.16	194.72	175.00	135.56	335.21	310.56	258.80	231.69	182.40
25-29	193.20	176.88	146.94	133.34	103.41	302.05	277.56	231.30	209.52	163.26	397.29	367.35	304.77	274.84	212.24
30-34	265.71	244.99	203.60	182.89	141.47	410.64	383.02	317.47	282.96	220.85	541.77	500.35	417.53	376.13	293.31
35-39	334.71	310.22	257.15	232.66	179.60	522.46	481.65	404.09	359.20	281.64	689.81	636.74	530.63	477.56	371.44
40-44	399.11	371.88	308.40	276.64	217.69	625.87	580.51	480.73	430.85	335.61	825.41	761.92	634.94	571.44	444.45
45	425.92	392.79	326.54	293.41	227.16	662.54	615.22	511.10	459.04	359.67	875.49	809.24	676.73	605.76	473.24
46	429.46	396.06	334.03	300.63	233.82	672.83	620.34	515.36	467.65	362.66	892.34	825.53	687.14	615.57	481.96
47	436.03	397.70	335.40	301.87	234.79	675.61	622.90	522.28	469.58	364.16	905.61	833.73	694.77	627.70	488.74
48	439.62	405.81	338.17	304.36	236.72	681.17	628.03	526.58	473.43	367.16	917.89	850.26	710.16	637.69	497.59
49	445.01	410.77	347.21	308.08	244.51	689.51	635.73	533.03	479.23	371.65	938.92	870.45	723.75	650.39	508.57
50	453.52	419.02	350.00	315.49	246.48	695.07	645.78	537.33	483.10	374.65	961.27	882.40	739.44	660.57	517.61
51	465.23	430.60	356.35	321.70	247.46	717.65	663.21	554.33	499.88	386.04	970.07	900.77	747.34	673.11	524.62
52	473.94	439.00	364.17	329.26	254.43	748.32	693.43	578.69	518.82	404.09	992.76	917.93	763.28	688.45	533.80
53	487.73	447.50	377.11	336.89	266.50	779.37	719.03	598.36	538.02	417.34	1,010.66	935.25	779.37	698.91	548.07
54	499.74	459.35	383.64	343.26	267.54	802.62	736.99	615.85	555.28	429.06	1,029.78	949.01	787.47	711.76	550.22
55	508.73	473.13	391.73	356.12	274.71	829.23	763.11	635.92	574.87	447.69	1,048.00	966.60	803.79	727.50	564.69

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	175.00	160.21	133.10	120.78	93.66	273.59	251.41	209.51	189.79	147.89	357.40	330.28	276.06	248.94	192.25
25-29	209.52	193.20	160.54	144.22	111.56	323.82	299.33	247.62	223.13	174.15	424.50	394.56	329.26	296.60	231.30
30-34	282.96	262.25	217.39	196.69	151.84	441.69	407.18	341.63	303.66	238.11	579.72	538.31	445.15	400.28	310.56
35-39	359.20	334.71	277.56	248.98	195.92	563.27	518.38	428.58	387.76	302.05	738.79	681.64	567.36	510.21	395.93
40-44	426.32	399.11	331.07	294.80	231.30	671.22	616.78	517.02	462.59	362.82	884.37	811.80	680.28	612.25	476.20
45	454.31	416.46	350.19	312.33	246.09	709.86	657.80	548.96	496.91	383.32	937.02	870.77	724.07	653.08	506.37
46	462.88	424.69	353.11	319.71	248.14	715.77	663.28	553.54	501.05	386.52	959.14	882.79	734.86	663.28	515.36
47	464.79	426.44	359.37	321.04	253.95	718.74	666.03	555.83	503.12	388.11	967.89	896.02	747.48	670.82	522.28
48	473.43	434.78	362.33	323.68	256.04	729.49	671.52	560.39	507.26	391.32	985.53	913.07	758.46	681.17	531.42
49	479.23	440.11	366.77	332.53	259.18	738.41	679.73	567.25	513.47	396.11	1,007.38	929.13	772.65	699.29	542.81
50	483.10	448.59	374.65	335.21	261.27	744.37	685.21	571.83	517.61	399.30	1,025.36	946.48	788.74	709.86	552.12
51	494.94	460.29	381.10	341.50	267.26	772.10	712.71	593.92	534.53	415.75	1,044.30	965.11	801.79	717.65	559.27
52	508.85	468.94	389.12	354.20	274.38	803.19	738.33	613.62	553.76	429.03	1,062.60	977.80	818.16	733.34	573.71
53	522.93	482.71	402.25	362.03	281.57	829.66	764.28	638.57	573.21	447.50	1,081.07	1,000.61	834.68	749.20	583.27
54	530.03	494.70	413.93	368.50	287.73	858.15	787.47	661.28	590.60	464.41	1,100.44	1,014.63	842.99	757.18	590.60
55	549.43	503.64	417.17	381.55	289.98	885.20	819.06	681.71	615.57	478.20	1,119.21	1,032.74	859.76	773.28	600.31

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	194.72	179.93	150.35	133.10	105.99	303.17	280.99	234.16	211.97	165.14	401.76	369.72	310.56	278.52	216.90
25-29	231.30	212.24	176.88	160.54	125.17	361.91	331.97	277.56	250.35	193.20	476.20	440.82	367.35	331.97	258.50
30-34	317.47	289.87	244.99	220.85	172.54	493.45	455.50	379.58	341.63	265.71	652.19	600.43	500.35	452.04	351.98
35-39	404.09	371.44	310.22	277.56	216.33	628.59	579.61	481.65	432.67	338.78	828.58	763.28	636.74	571.44	444.91
40-44	480.73	444.45	371.88	331.07	258.50	748.32	693.89	580.51	521.56	408.18	988.69	911.58	757.39	684.82	530.63
45	511.10	468.50	388.06	354.93	269.75	795.04	738.26	615.22	548.96	430.64	1,055.33	970.15	809.24	728.79	567.88
46	515.36	472.42	396.06	357.89	276.77	801.68	744.40	620.34	553.54	434.23	1,068.90	987.77	825.53	744.40	577.40
47	522.28	479.15	397.70	359.37	277.91	809.78	747.48	622.90	555.83	436.03	1,087.69	1,001.44	833.73	752.27	584.57
48	526.58	483.10	405.81	367.16	285.03	816.43	753.64	628.03	565.23	439.62	1,106.30	1,019.34	850.26	763.30	594.21
49	537.91	493.91	410.77	371.65	288.52	826.43	762.87	635.73	572.15	445.01	1,129.62	1,041.60	870.45	782.43	611.27
50	542.26	497.89	414.09	374.65	290.85	833.10	769.02	640.85	576.76	448.59	1,148.60	1,059.86	882.40	798.60	616.20
51	554.33	514.73	425.64	381.10	296.96	861.18	796.84	663.21	598.87	465.23	1,163.09	1,078.95	895.83	806.73	628.56
52	568.72	523.82	439.00	394.12	309.30	892.98	828.14	693.43	618.60	483.91	1,192.32	1,097.53	917.93	823.15	643.55
53	583.27	538.02	447.50	407.28	311.75	925.18	859.82	714.00	643.61	497.79	1,211.80	1,121.29	930.21	839.71	653.66
54	595.66	550.22	459.35	413.93	323.06	959.11	883.38	736.99	666.32	514.89	1,231.69	1,135.78	949.01	853.09	666.32
55	615.57	564.69	473.13	422.26	330.68	997.12	915.72	763.11	686.79	534.17	1,256.57	1,159.91	966.60	869.93	676.62

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	43.39	39.44	35.49	33.53	59.16	53.25	49.30	47.32
25-29	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	47.32	43.39	39.44	37.46	63.11	57.18	53.25	49.30
30-34	31.55	29.58	27.60	25.63	33.89	31.77	29.66	27.52	51.27	45.35	41.41	39.44	67.04	63.11	57.18	53.25
35-39	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	53.25	49.30	45.35	43.39	72.96	67.04	61.13	57.18
40-44	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	59.16	53.25	49.30	45.35	78.87	72.96	65.06	63.11
45	37.46	35.49	31.55	29.58	40.24	38.13	33.89	31.77	59.16	55.21	49.30	47.32	80.85	72.96	67.04	63.11
46	39.44	35.49	31.55	29.58	42.36	38.13	33.89	31.77	59.16	55.21	49.30	47.32	80.85	74.92	67.04	65.06
47	39.44	35.49	31.55	31.55	42.36	38.13	33.89	33.89	59.16	55.21	49.30	47.32	82.82	74.92	69.01	65.06
48	39.44	35.49	33.53	31.55	42.36	38.13	36.01	33.89	61.13	55.21	49.30	47.32	82.82	76.90	69.01	65.06
49	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	55.21	51.27	47.32	84.78	76.90	70.99	67.04
50	41.41	37.46	33.53	31.55	44.48	40.24	36.01	33.89	61.13	55.21	51.27	47.32	84.78	78.87	70.99	67.04
51	41.41	37.46	33.53	31.55	44.48	40.24	36.01	33.89	61.13	57.18	51.27	49.30	86.76	78.87	72.96	69.01
52	41.41	37.46	35.49	33.53	44.48	40.24	38.13	36.01	63.11	57.18	51.27	49.30	88.73	80.85	72.96	70.99
53	41.41	39.44	35.49	33.53	44.48	42.36	38.13	36.01	63.11	57.18	53.25	49.30	90.71	82.82	74.92	70.99
54	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	92.68	84.78	76.90	72.96
55	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	94.64	86.76	78.87	74.92
56	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	70.99	65.06	59.16	55.21	96.62	88.73	80.85	76.90
57	51.27	45.35	41.41	39.44	55.08	48.71	44.48	42.36	76.90	70.99	63.11	61.13	100.57	92.68	84.78	80.85
58	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	82.82	74.92	69.01	65.06	104.50	96.62	86.76	82.82
59	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	88.73	80.85	72.96	69.01	108.45	98.59	90.71	84.78
60	61.13	55.21	51.27	49.30	65.66	59.30	55.08	52.95	94.64	86.76	78.87	74.92	112.40	102.54	92.68	88.73
61	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	100.57	92.68	84.78	80.85	120.29	110.43	100.57	94.64
62	72.96	67.04	61.13	57.18	78.37	72.02	65.66	61.41	108.45	98.59	90.71	84.78	128.17	118.31	108.45	102.54
63	78.87	72.96	65.06	63.11	84.72	78.37	69.88	67.78	116.34	106.48	96.62	90.71	138.03	126.19	114.36	108.45
64	84.78	76.90	70.99	67.04	91.07	82.60	76.25	72.02	122.26	112.40	102.54	96.62	145.91	134.08	122.26	116.34
65	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	130.14	118.31	108.45	102.54	155.77	141.98	130.14	122.26
66	100.57	92.68	84.78	80.85	108.02	99.56	91.07	86.84	143.94	132.12	120.29	114.36	169.58	155.77	141.98	134.08
67	112.40	102.54	92.68	88.73	120.74	110.14	99.56	95.31	157.75	145.91	132.12	126.19	183.37	167.61	153.80	145.91
68	122.26	112.40	102.54	96.62	131.33	120.74	110.14	103.77	173.52	157.75	143.94	136.05	199.16	181.42	165.63	157.75
69	134.08	122.26	110.43	106.48	144.02	131.33	118.61	114.38	187.32	171.56	155.77	147.89	212.95	195.21	177.47	167.61
70	143.94	132.12	120.29	114.36	154.62	141.92	129.21	122.85	201.13	185.35	167.61	159.72	226.76	209.02	189.30	179.44
71	165.63	151.84	138.03	130.14	177.91	163.10	148.27	139.80	228.74	209.02	191.27	181.42	256.34	234.65	214.93	203.09
72	185.35	171.56	155.77	147.89	199.10	184.28	167.32	158.85	256.34	234.65	212.95	203.09	285.92	262.25	238.60	226.76
73	207.04	189.30	173.52	163.66	222.40	203.33	186.38	175.79	281.97	260.29	236.62	224.79	315.49	289.87	264.22	250.43
74	228.74	209.02	189.30	181.42	245.69	224.52	203.33	194.86	309.59	283.94	258.31	244.51	345.07	317.47	287.89	274.08
75	248.46	228.74	207.04	197.18	266.88	245.69	222.40	211.80	337.19	309.59	280.01	266.20	374.65	343.10	313.52	297.75
76	285.92	262.25	238.60	226.76	307.12	281.70	256.29	243.57	380.56	349.02	317.47	301.69	418.04	384.51	349.02	331.26
77	323.38	295.78	270.15	256.34	347.36	317.71	290.18	275.35	421.97	388.46	352.96	335.21	461.41	423.95	384.51	366.77
78	360.84	329.30	299.73	285.92	387.59	353.71	321.96	307.12	465.36	427.90	388.46	368.74	504.79	463.38	421.97	400.28
79	398.32	364.79	331.26	315.49	427.85	391.84	355.83	338.89	508.73	467.33	423.95	402.25	550.14	502.82	457.47	433.80
80	433.80	398.32	362.82	343.10	465.97	427.85	389.72	368.54	552.12	506.77	459.43	437.75	593.53	544.23	492.96	469.29
81	465.36	425.92	386.48	368.74	499.86	457.50	415.15	396.09	591.55	542.26	492.96	467.33	634.94	581.69	528.45	502.82
82	498.87	457.47	416.06	396.34	535.86	491.40	446.92	425.73	634.94	581.69	528.45	502.82	682.26	625.08	567.88	540.28
83	540.28	494.94	449.57	427.90	580.35	531.64	482.91	459.62	686.19	629.01	571.83	542.26	735.49	674.38	613.25	583.67
84	585.64	536.35	487.05	463.38	629.06	576.12	523.17	497.75	743.39	682.26	619.15	589.58	798.60	731.56	666.48	632.96
85	638.87	585.64	532.40	504.79	686.24	629.06	571.88	542.22	810.43	743.39	676.33	642.82	871.56	798.60	725.63	690.14
86	696.05	636.90	579.72	550.14	747.67	684.12	622.71	590.94	883.38	810.43	737.47	700.00	948.46	869.58	790.71	751.27
87	759.16	696.05	630.99	599.44	815.45	747.67	677.77	643.88	964.23	883.38	802.55	763.11	1,035.22	948.46	861.70	818.31
88	826.20	757.18	688.17	654.66	887.45	813.32	739.20	703.19	1,050.98	962.25	875.49	832.12	1,127.90	1,033.24	940.57	893.24
89	901.14	826.20	751.27	713.81	967.96	887.45	806.99	766.74	1,145.64	1,049.03	954.37	907.05	1,228.45	1,125.92	1,023.38	972.11
90	981.97	901.14	818.31	776.90	1,054.78	967.96	878.99	834.51	1,248.17	1,143.67	1,039.17	987.90	1,338.88	1,228.45	1,116.06	1,060.84
91	1,070.70	981.97	891.28	847.89	1,150.10	1,054.78	957.37	910.76	1,360.57	1,246.21	1,133.81	1,076.63	1,461.14	1,338.88	1,216.63	1,155.50
92	1,167.34	1,068.74	972.11	922.81	1,253.89	1,148.00	1,044.19	991.24	1,482.83	1,358.59	1,234.38	1,173.24	1,591.28	1,459.16	1,327.04	1,260.00
93	1,271.84	1,165.36	1,058.88	1,007.61	1,366.15	1,251.77	1,137.39	1,082.33	1,614.93	1,480.86	1,346.76	1,279.72	1,735.22	1,591.28	1,445.35	1,374.38
94	1,386.20	1,269.86	1,155.50	1,098.32	1,488.98	1,364.03	1,241.18	1,179.75	1,760.85	1,614.93	1,467.05	1,394.10	1,890.99	1,733.24	1,575.50	1,496.62

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	55.21	51.27	47.32	43.39	74.92	69.01	61.13	59.16
25-29	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	59.16	55.21	49.30	47.32	80.85	72.96	67.04	63.11
30-34	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	86.76	78.87	70.99	69.01
35-39	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	69.01	63.11	57.18	55.21	92.68	84.78	76.90	72.96
40-44	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	74.92	69.01	63.11	59.16	98.59	90.71	82.82	78.87
45	51.27	47.32	41.41	39.44	55.08	50.83	44.48	42.36	76.90	69.01	63.11	61.13	102.54	92.68	84.78	80.85
46	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	76.90	69.01	63.11	61.13	102.54	94.64	86.76	80.85
47	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	76.90	70.99	63.11	61.13	104.50	96.62	86.76	82.82
48	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	76.90	70.99	63.11	61.13	106.48	96.62	88.73	84.78
49	53.25	47.32	43.39	41.41	57.20	50.83	46.61	44.48	76.90	70.99	65.06	61.13	108.45	98.59	90.71	84.78
50	53.25	49.30	43.39	41.41	57.20	52.95	46.61	44.48	76.90	70.99	65.06	61.13	110.43	100.57	90.71	86.76
51	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	78.87	72.96	65.06	63.11	112.40	102.54	92.68	88.73
52	55.21	49.30	45.35	43.39	59.30	52.95	48.71	46.61	80.85	74.92	67.04	63.11	114.36	104.50	94.64	90.71
53	55.21	51.27	47.32	43.39	59.30	55.08	50.83	46.61	82.82	76.90	69.01	65.06	114.36	106.48	96.62	90.71
54	57.18	51.27	47.32	45.35	61.41	55.08	50.83	48.71	84.78	76.90	70.99	67.04	116.34	106.48	98.59	92.68
55	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	86.76	78.87	72.96	69.01	118.31	108.45	98.59	94.64
56	61.13	57.18	51.27	49.30	65.66	61.41	55.08	52.95	92.68	84.78	76.90	72.96	124.22	114.36	104.50	98.59
57	65.06	59.16	53.25	51.27	69.88	63.55	57.20	55.08	100.57	90.71	82.82	78.87	130.14	120.29	108.45	102.54
58	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	96.62	88.73	84.78	136.05	124.22	114.36	108.45
59	72.96	67.04	59.16	57.18	78.37	72.02	63.55	61.41	112.40	102.54	94.64	88.73	141.98	130.14	118.31	112.40
60	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	118.31	108.45	98.59	94.64	147.89	136.05	122.26	116.34
61	82.82	76.90	69.01	65.06	88.97	82.60	74.13	69.88	130.14	118.31	108.45	102.54	157.75	143.94	132.12	124.22
62	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	140.00	128.17	116.34	110.43	167.61	153.80	140.00	132.12
63	96.62	88.73	80.85	76.90	103.77	95.31	86.84	82.60	149.86	136.05	124.22	118.31	177.47	163.66	147.89	141.98
64	104.50	96.62	86.76	82.82	112.24	103.77	93.19	88.97	159.72	145.91	132.12	126.19	189.30	173.52	157.75	149.86
65	112.40	102.54	92.68	88.73	120.74	110.14	99.56	95.31	169.58	155.77	141.98	134.08	199.16	181.42	165.63	157.75
66	126.19	114.36	104.50	98.59	135.55	122.85	112.24	105.91	187.32	171.56	157.75	149.86	216.90	199.16	181.42	171.56
67	140.00	128.17	116.34	110.43	150.38	137.68	124.96	118.61	207.04	189.30	171.56	163.66	236.62	216.90	197.18	187.32
68	153.80	140.00	128.17	120.29	165.20	150.38	137.68	129.21	224.79	207.04	187.32	179.44	256.34	234.65	214.93	203.09
69	165.63	151.84	138.03	132.12	177.91	163.10	148.27	141.92	244.51	224.79	203.09	193.23	276.06	252.39	230.71	218.88
70	179.44	165.63	149.86	141.98	192.74	177.91	160.97	152.50	262.25	240.57	218.88	209.02	295.78	270.15	246.48	234.65
71	209.02	191.27	173.52	165.63	224.52	205.46	186.38	177.91	297.75	274.08	248.46	236.62	335.21	307.61	278.03	264.22
72	236.62	216.90	197.18	187.32	254.16	232.99	211.80	201.21	333.24	305.64	278.03	264.22	372.67	343.10	311.54	295.78
73	264.22	242.53	220.85	209.02	283.82	260.51	237.22	224.52	368.74	339.16	307.61	291.83	412.11	378.60	343.10	327.33
74	293.80	268.17	244.51	232.67	315.59	288.07	262.63	249.92	404.23	370.70	337.19	321.40	451.55	414.09	376.62	356.91
75	321.40	295.78	268.17	254.36	345.23	317.71	288.07	273.23	439.71	404.23	366.77	349.02	490.99	449.57	408.18	388.46
76	366.77	337.19	305.64	291.83	393.96	362.18	328.29	313.47	496.91	455.50	414.09	394.37	550.14	504.79	457.47	435.78
77	414.09	378.60	345.07	327.33	444.79	406.68	370.65	351.60	554.09	508.73	463.38	439.71	609.30	558.02	506.77	483.10
78	459.43	421.97	382.53	364.79	493.50	453.25	410.89	391.84	611.27	561.97	510.70	485.08	668.45	613.25	558.02	528.45
79	506.77	463.38	421.97	400.28	544.34	497.75	453.25	429.97	668.45	613.25	558.02	530.42	727.61	666.48	607.32	575.78
80	552.12	506.77	459.43	437.75	593.05	544.34	493.50	470.21	725.63	666.48	605.36	575.78	786.76	721.70	656.62	623.10
81	591.55	542.26	492.96	467.33	635.41	582.47	529.51	501.98	776.90	711.84	648.73	615.22	841.98	772.97	701.98	666.48
82	634.94	581.69	528.45	502.82	682.02	624.83	567.63	540.11	836.06	767.04	696.05	662.54	905.07	830.15	755.21	717.75
83	686.19	629.01	571.83	542.26	737.07	675.66	614.24	582.47	903.10	828.17	751.27	713.81	978.04	897.19	814.36	774.93
84	743.39	682.26	619.15	589.58	798.52	732.85	665.07	633.30	980.01	897.19	816.34	774.93	1,060.84	972.11	885.35	840.01
85	810.43	743.39	676.33	642.82	870.52	798.52	726.48	690.49	1,066.77	978.04	889.30	845.92	1,157.48	1,060.84	964.23	914.93
86	883.38	810.43	737.47	700.00	948.88	870.52	792.15	751.91	1,163.39	1,066.77	970.15	920.86	1,261.98	1,155.50	1,050.98	997.75
87	964.23	883.38	802.55	763.11	1,035.72	948.88	862.05	819.69	1,267.89	1,163.39	1,056.91	1,003.66	1,374.38	1,260.00	1,145.64	1,088.46
88	1,050.98	962.25	875.49	832.12	1,128.91	1,033.60	940.42	893.82	1,382.26	1,267.89	1,151.55	1,094.37	1,498.60	1,374.38	1,248.17	1,187.05
89	1,145.64	1,049.03	954.37	907.05	1,230.60	1,126.81	1,025.14	974.31	1,506.48	1,380.29	1,256.07	1,192.96	1,632.68	1,496.62	1,360.57	1,293.53
90	1,248.17	1,143.67	1,039.17	987.90	1,340.72	1,228.47	1,116.22	1,061.14	1,642.54	1,506.48	1,368.45	1,299.44	1,780.57	1,632.68	1,482.83	1,409.87
91	1,360.57	1,246.21	1,133.81	1,076.63	1,461.45	1,338.62	1,217.88	1,156.47	1,790.42	1,640.58	1,492.69	1,417.75	1,940.29	1,778.61	1,616.91	1,536.06
92	1,482.83	1,358.59	1,234.38	1,173.24	1,592.78	1,459.34	1,325.90	1,260.24	1,952.12	1,788.47	1,626.77	1,543.94	2,115.78	1,938.31	1,762.82	1,674.09
93	1,614.93	1,480.86	1,346.76	1,279.72	1,734.68	1,590.67	1,446.62	1,374.62	2,127.61	1,950.15	1,772.68	1,683.95	2,305.08	2,113.82	1,920.57	1,825.93
94	1,760.85	1,614.93	1,467.05	1,394.10	1,891.42	1,734.68	1,575.83	1,497.48	2,318.89	2,125.64	1,932.40	1,835.79	2,512.12	2,303.10	2,094.10	1,989.58

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	57.18	51.27	49.30	82.82	76.90	69.01	67.04
25-29	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	67.04	61.13	55.21	53.25	90.71	82.82	74.92	70.99
30-34	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	70.99	65.06	59.16	57.18	96.62	88.73	80.85	76.90
35-39	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	70.99	65.06	61.13	104.50	94.64	86.76	82.82
40-44	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	82.82	76.90	69.01	65.06	112.40	102.54	92.68	88.73
45	55.21	51.27	45.35	43.39	59.30	55.08	48.71	46.61	84.78	76.90	70.99	67.04	114.36	104.50	94.64	90.71
46	55.21	51.27	45.35	43.39	59.30	55.08	48.71	46.61	84.78	78.87	70.99	67.04	116.34	106.48	96.62	92.68
47	55.21	51.27	47.32	43.39	59.30	55.08	50.83	46.61	86.76	78.87	72.96	69.01	118.31	108.45	98.59	94.64
48	55.21	51.27	47.32	45.35	59.30	55.08	50.83	48.71	86.76	80.85	72.96	69.01	120.29	110.43	100.57	96.62
49	57.18	51.27	47.32	45.35	61.41	55.08	50.83	48.71	88.73	80.85	72.96	69.01	124.22	112.40	102.54	98.59
50	57.18	51.27	47.32	45.35	61.41	55.08	50.83	48.71	88.73	82.82	74.92	70.99	126.19	116.34	104.50	100.57
51	59.16	53.25	49.30	45.35	63.55	57.20	52.95	48.71	90.71	82.82	74.92	72.96	128.17	116.34	106.48	100.57
52	59.16	55.21	49.30	47.32	63.55	59.30	52.95	50.83	92.68	84.78	76.90	72.96	128.17	118.31	106.48	102.54
53	61.13	57.18	51.27	49.30	65.66	61.41	55.08	52.95	94.64	86.76	78.87	74.92	130.14	120.29	108.45	102.54
54	63.11	57.18	53.25	49.30	67.78	61.41	57.20	52.95	96.62	88.73	80.85	74.92	132.12	120.29	110.43	104.50
55	65.06	59.16	53.25	51.27	69.88	63.55	57.20	55.08	96.62	88.73	80.85	76.90	134.08	122.26	110.43	106.48
56	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	104.50	96.62	88.73	82.82	140.00	128.17	116.34	110.43
57	72.96	67.04	61.13	59.16	78.37	72.02	65.66	63.55	112.40	104.50	94.64	88.73	145.91	134.08	122.26	116.34
58	78.87	70.99	65.06	61.13	84.72	76.25	69.88	65.66	120.29	110.43	100.57	96.62	153.80	140.00	128.17	120.29
59	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	130.14	118.31	108.45	102.54	159.72	145.91	132.12	126.19
60	86.76	78.87	72.96	69.01	93.19	84.72	78.37	74.13	138.03	126.19	114.36	108.45	165.63	151.84	138.03	132.12
61	94.64	86.76	78.87	74.92	101.66	93.19	84.72	80.49	147.89	136.05	124.22	116.34	177.47	163.66	147.89	140.00
62	100.57	92.68	84.78	80.85	108.02	99.56	91.07	86.84	157.75	145.91	132.12	126.19	189.30	173.52	157.75	149.86
63	108.45	98.59	90.71	84.78	116.49	105.91	97.44	91.07	169.58	155.77	141.98	134.08	201.13	183.37	167.61	157.75
64	116.34	106.48	96.62	90.71	124.96	114.38	103.77	97.44	179.44	165.63	149.86	141.98	212.95	195.21	177.47	167.61
65	122.26	112.40	102.54	96.62	131.33	120.74	110.14	103.77	191.27	175.49	159.72	151.84	222.81	205.07	185.35	177.47
66	138.03	126.19	116.34	110.43	148.27	135.55	124.96	118.61	212.95	195.21	177.47	167.61	246.48	226.76	205.07	195.21
67	153.80	141.98	128.17	122.26	165.20	152.50	137.68	131.33	234.65	214.93	195.21	185.35	270.15	246.48	224.79	212.95
68	169.58	155.77	141.98	134.08	182.16	167.32	152.50	144.02	256.34	234.65	212.95	203.09	291.83	268.17	244.51	232.67
69	185.35	169.58	155.77	147.89	199.10	182.16	167.32	158.85	278.03	254.36	230.71	220.85	315.49	289.87	264.22	250.43
70	201.13	185.35	167.61	159.72	216.05	199.10	180.04	171.57	299.73	274.08	250.43	236.62	339.16	311.54	281.97	268.17
71	234.65	214.93	195.21	185.35	252.04	230.87	209.68	199.10	339.16	311.54	283.94	268.17	384.51	350.98	319.44	303.66
72	266.20	244.51	222.81	210.99	285.93	262.63	239.34	226.64	380.56	349.02	317.47	301.69	427.90	392.39	356.91	339.16
73	299.73	274.08	248.46	236.62	321.96	294.40	266.88	254.16	420.00	386.48	350.98	333.24	473.24	433.80	394.37	374.65
74	331.26	303.66	276.06	262.25	355.83	326.18	296.53	281.70	461.41	421.97	384.51	364.79	518.59	475.22	431.83	410.14
75	362.82	333.24	303.66	287.89	389.72	357.95	326.18	309.24	500.84	459.43	418.04	396.34	563.95	516.63	469.29	445.64
76	423.95	388.46	352.96	335.21	455.39	417.26	379.12	360.07	575.78	528.45	479.15	455.50	638.87	585.64	532.40	506.77
77	483.10	441.69	402.25	382.53	518.92	474.44	432.08	410.89	650.71	595.50	542.26	514.65	715.77	656.62	597.46	567.88
78	542.26	496.91	451.55	429.85	582.47	533.76	485.03	461.72	723.67	664.52	603.39	573.81	792.69	727.61	660.57	627.04
79	601.41	552.12	500.84	477.19	646.00	593.05	537.97	512.57	798.60	731.56	664.52	632.96	869.58	796.62	723.67	688.17
80	662.54	607.32	552.12	524.51	711.66	652.35	593.05	563.41	873.52	800.57	727.61	690.14	946.48	867.61	788.74	749.30
81	707.89	648.73	589.58	560.00	760.38	696.84	633.30	601.52	934.65	855.78	778.88	739.44	1,011.55	926.76	843.94	800.57
82	761.13	698.03	634.94	603.39	817.57	749.79	682.02	648.13	1,003.66	920.86	836.06	794.65	1,088.46	997.75	907.05	861.70
83	822.26	753.25	684.23	650.71	883.24	809.10	734.97	698.96	1,084.51	993.80	903.10	857.75	1,175.22	1,076.63	980.01	930.71
84	891.28	818.31	743.39	705.91	957.37	878.99	798.52	758.26	1,177.19	1,078.60	980.01	930.71	1,275.79	1,169.29	1,062.82	1,009.59
85	972.11	891.28	810.43	769.02	1,044.19	957.37	870.52	826.04	1,281.70	1,175.22	1,068.74	1,015.50	1,390.15	1,273.81	1,157.48	1,100.28
86	1,058.88	972.11	883.38	838.03	1,137.39	1,044.19	948.88	900.17	1,398.03	1,281.70	1,165.36	1,106.21	1,514.37	1,388.17	1,261.98	1,198.87
87	1,155.50	1,058.88	962.25	914.93	1,241.18	1,137.39	1,033.60	982.78	1,524.23	1,396.06	1,269.86	1,206.77	1,650.44	1,514.37	1,376.34	1,307.32
88	1,258.03	1,153.53	1,049.03	995.78	1,351.31	1,239.07	1,126.81	1,069.61	1,660.30	1,522.27	1,384.24	1,315.22	1,800.28	1,650.44	1,500.57	1,425.63
89	1,372.40	1,258.03	1,143.67	1,086.49	1,474.17	1,351.31	1,228.47	1,167.05	1,810.14	1,658.32	1,508.46	1,433.53	1,961.98	1,798.32	1,634.65	1,553.80
90	1,494.65	1,370.43	1,246.21	1,183.10	1,605.47	1,472.04	1,338.62	1,270.83	1,973.82	1,808.18	1,644.51	1,561.70	2,137.47	1,960.01	1,782.54	1,691.83
91	1,630.72	1,494.65	1,358.59	1,289.58	1,751.64	1,605.47	1,459.34	1,385.20	2,151.28	1,971.84	1,792.40	1,701.69	2,330.72	2,135.50	1,942.26	1,845.65
92	1,776.63	1,628.74	1,480.86	1,405.92	1,908.37	1,749.52	1,590.67	1,510.16	2,344.51	2,149.31	1,954.10	1,855.50	2,539.72	2,328.75	2,117.75	2,011.28
93	1,936.35	1,774.66	1,614.93	1,534.09	2,079.93	1,906.25	1,734.68	1,647.85	2,555.51	2,342.54	2,129.59	2,023.11	2,768.46	2,537.76	2,307.05	2,192.69
94	2,111.84	1,934.38	1,758.89	1,672.11	2,268.44	2,077.81	1,889.32	1,796.10	2,784.24	2,553.53	2,320.86	2,204.51	3,018.89	2,766.49	2,516.07	2,389.88

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	70.99	65.06	59.16	57.18	96.62	88.73	80.85	76.90
25-29	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	70.99	63.11	61.13	102.54	94.64	86.76	80.85
30-34	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	82.82	74.92	69.01	65.06	110.43	102.54	92.68	88.73
35-39	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	88.73	80.85	72.96	70.99	120.29	110.43	98.59	94.64
40-44	63.11	57.18	51.27	49.30	67.78	61.41	55.08	52.95	94.64	86.76	78.87	74.92	128.17	118.31	106.48	102.54
45	63.11	57.18	53.25	49.30	67.78	61.41	57.20	52.95	96.62	88.73	80.85	76.90	130.14	120.29	108.45	104.50
46	63.11	59.16	53.25	51.27	67.78	63.55	57.20	55.08	96.62	88.73	80.85	76.90	132.12	122.26	110.43	104.50
47	63.11	59.16	53.25	51.27	67.78	63.55	57.20	55.08	96.62	88.73	80.85	76.90	134.08	122.26	112.40	106.48
48	65.06	59.16	53.25	51.27	69.88	63.55	57.20	55.08	96.62	88.73	80.85	76.90	136.05	124.22	112.40	106.48
49	65.06	59.16	53.25	51.27	69.88	63.55	57.20	55.08	96.62	88.73	80.85	76.90	136.05	126.19	114.36	108.45
50	65.06	59.16	53.25	51.27	69.88	63.55	57.20	55.08	96.62	88.73	80.85	76.90	138.03	126.19	114.36	108.45
51	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	100.57	92.68	82.82	78.87	140.00	128.17	116.34	110.43
52	67.04	63.11	57.18	53.25	72.02	67.78	61.41	57.20	102.54	94.64	86.76	80.85	141.98	130.14	118.31	112.40
53	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	96.62	88.73	84.78	143.94	132.12	120.29	114.36
54	70.99	65.06	59.16	55.21	76.25	69.88	63.55	59.30	108.45	100.57	90.71	86.76	145.91	134.08	122.26	116.34
55	72.96	67.04	59.16	57.18	78.37	72.02	63.55	61.41	112.40	102.54	92.68	88.73	147.89	136.05	122.26	116.34
56	76.90	70.99	65.06	61.13	82.60	76.25	69.88	65.66	120.29	110.43	100.57	94.64	155.77	143.94	130.14	124.22
57	82.82	76.90	69.01	67.04	88.97	82.60	74.13	72.02	128.17	118.31	108.45	102.54	165.63	151.84	138.03	130.14
58	88.73	82.82	74.92	70.99	95.31	88.97	80.49	76.25	138.03	126.19	114.36	108.45	173.52	159.72	143.94	138.03
59	94.64	86.76	78.87	74.92	101.66	93.19	84.72	80.49	145.91	134.08	122.26	116.34	183.37	167.61	151.84	143.94
60	100.57	92.68	84.78	80.85	108.02	99.56	91.07	86.84	155.77	141.98	130.14	122.26	191.27	175.49	159.72	151.84
61	108.45	100.57	90.71	86.76	116.49	108.02	97.44	93.19	165.63	151.84	138.03	132.12	205.07	187.32	171.56	161.70
62	116.34	106.48	96.62	92.68	124.96	114.38	103.77	99.56	177.47	163.66	147.89	141.98	218.88	201.13	181.42	173.52
63	124.22	114.36	104.50	98.59	133.43	122.85	112.24	105.91	189.30	173.52	157.75	149.86	232.67	212.95	193.23	183.37
64	132.12	122.26	110.43	104.50	141.92	131.33	118.61	112.24	201.13	185.35	167.61	159.72	246.48	224.79	205.07	195.21
65	140.00	128.17	116.34	110.43	150.38	137.68	124.96	118.61	212.95	195.21	177.47	167.61	260.29	238.60	216.90	205.07
66	159.72	145.91	132.12	126.19	171.57	156.74	141.92	135.55	238.60	218.88	199.16	189.30	285.92	262.25	238.60	226.76
67	177.47	161.70	147.89	140.00	190.63	173.69	158.85	150.38	264.22	240.57	218.88	209.02	311.54	285.92	260.29	246.48
68	195.21	179.44	161.70	153.80	209.68	192.74	173.69	165.20	287.89	264.22	240.57	228.74	337.19	309.59	281.97	268.17
69	212.95	195.21	177.47	167.61	228.74	209.68	190.63	180.04	313.52	287.89	262.25	248.46	362.82	333.24	303.66	287.89
70	230.71	210.99	193.23	183.37	247.82	226.64	207.56	196.98	339.16	311.54	281.97	268.17	390.42	356.91	325.35	307.61
71	266.20	244.51	222.81	210.99	285.93	262.63	239.34	226.64	386.48	352.96	321.40	305.64	437.75	402.25	364.79	347.05
72	301.69	278.03	252.39	238.60	324.06	298.65	271.10	256.29	433.80	396.34	360.84	343.10	487.05	447.61	406.20	386.48
73	339.16	309.59	281.97	268.17	364.32	332.54	302.87	288.07	481.13	439.71	400.28	380.56	536.35	492.96	447.61	425.92
74	374.65	343.10	311.54	295.78	402.43	368.54	334.64	317.71	526.49	483.10	439.71	418.04	585.64	538.31	489.01	463.38
75	410.14	374.65	341.12	323.38	440.55	402.43	366.42	347.36	573.81	526.49	479.15	455.50	634.94	581.69	530.42	502.82
76	467.33	427.90	388.46	370.70	501.98	459.62	417.26	398.19	648.73	595.50	540.28	514.65	711.84	652.68	593.53	563.95
77	532.40	489.01	443.66	421.97	571.88	525.27	476.56	453.25	733.53	672.40	611.27	579.72	796.62	731.56	664.52	630.99
78	595.50	546.21	496.91	471.27	639.66	586.70	533.76	506.22	814.36	745.35	678.31	644.80	877.47	804.50	731.56	694.09
79	656.62	601.41	546.21	518.59	705.31	646.00	586.70	557.04	887.33	814.36	739.44	701.98	946.48	867.61	788.74	749.30
80	707.89	648.73	589.58	560.00	760.38	696.84	633.30	601.52	958.32	879.44	798.60	759.16	1,023.38	938.60	851.84	810.43
81	757.18	694.09	630.99	599.44	813.32	745.55	677.77	643.88	1,025.36	940.57	853.80	812.40	1,094.37	1,003.66	912.96	865.63
82	814.36	747.32	678.31	644.80	874.75	802.73	728.60	692.61	1,102.26	1,009.59	918.88	873.52	1,177.19	1,078.60	980.01	930.71
83	879.44	806.48	733.53	696.05	944.65	866.28	787.91	747.67	1,190.99	1,090.42	991.83	942.53	1,269.86	1,165.36	1,058.88	1,005.64
84	954.37	875.49	796.62	755.21	1,025.14	940.42	855.70	811.20	1,291.56	1,183.10	1,076.63	1,023.38	1,378.31	1,263.95	1,149.58	1,092.40
85	1,041.13	954.37	867.61	824.22	1,118.32	1,025.14	931.95	885.34	1,407.89	1,291.56	1,173.24	1,114.09	1,502.55	1,378.31	1,252.12	1,189.01
86	1,133.81	1,039.17	944.51	897.19	1,217.88	1,116.22	1,014.55	963.72	1,534.09	1,405.92	1,279.72	1,214.66	1,638.60	1,502.55	1,364.52	1,297.46
87	1,236.35	1,133.81	1,031.27	978.04	1,328.02	1,217.88	1,107.74	1,050.56	1,672.11	1,534.09	1,394.10	1,325.08	1,786.49	1,636.63	1,488.74	1,413.82
88	1,348.74	1,236.35	1,123.95	1,066.77	1,448.75	1,328.02	1,207.29	1,145.86	1,823.95	1,672.11	1,520.29	1,443.39	1,946.21	1,784.52	1,620.86	1,540.01
89	1,469.02	1,346.76	1,224.52	1,163.39	1,577.95	1,446.62	1,315.32	1,249.65	1,987.61	1,821.98	1,656.35	1,573.52	2,121.70	1,944.24	1,768.75	1,680.01
90	1,601.14	1,467.05	1,334.94	1,267.89	1,719.86	1,575.83	1,433.93	1,361.90	2,167.05	1,985.65	1,806.21	1,715.50	2,312.96	2,119.73	1,926.49	1,829.86
91	1,745.08	1,599.17	1,455.21	1,382.26	1,874.48	1,717.74	1,563.11	1,484.76	2,360.30	2,165.07	1,967.89	1,869.30	2,520.01	2,311.00	2,100.01	1,995.51
92	1,902.83	1,743.10	1,585.36	1,506.48	2,043.92	1,872.35	1,702.91	1,618.19	2,573.25	2,358.32	2,145.36	2,036.90	2,746.77	2,518.05	2,289.31	2,174.93
93	2,074.38	1,900.85	1,727.34	1,642.54	2,228.20	2,041.80	1,855.41	1,764.32	2,805.92	2,571.28	2,338.61	2,220.30	2,995.22	2,744.81	2,496.35	2,370.16
94	2,259.73	2,072.41	1,883.11	1,790.42	2,427.29	2,226.08	2,022.73	1,923.19	3,058.33	2,803.96	2,547.62	2,421.41	3,263.40	2,991.29	2,719.16	2,583.11

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	70.99	65.06	61.13	102.54	94.64	84.78	80.85
25-29	53.25	49.30	45.35	41.41	57.20	52.95	48.71	44.48	82.82	76.90	69.01	67.04	110.43	100.57	90.71	86.76
30-34	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	90.71	82.82	74.92	70.99	118.31	108.45	98.59	92.68
35-39	61.13	57.18	51.27	49.30	65.66	61.41	55.08	52.95	96.62	88.73	80.85	76.90	128.17	116.34	106.48	100.57
40-44	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	104.50	94.64	86.76	82.82	136.05	126.19	114.36	108.45
45	67.04	61.13	57.18	53.25	72.02	65.66	61.41	57.20	106.48	96.62	88.73	82.82	140.00	128.17	116.34	110.43
46	67.04	63.11	57.18	53.25	72.02	67.78	61.41	57.20	106.48	96.62	88.73	82.82	140.00	130.14	118.31	112.40
47	69.01	63.11	57.18	53.25	74.13	67.78	61.41	57.20	106.48	96.62	88.73	84.78	141.98	130.14	118.31	112.40
48	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	96.62	88.73	84.78	143.94	132.12	120.29	114.36
49	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	96.62	88.73	84.78	143.94	132.12	120.29	114.36
50	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	96.62	88.73	84.78	145.91	134.08	122.26	116.34
51	70.99	65.06	59.16	55.21	76.25	69.88	63.55	59.30	110.43	100.57	90.71	86.76	147.89	136.05	124.22	116.34
52	70.99	65.06	59.16	57.18	76.25	69.88	63.55	61.41	112.40	102.54	94.64	88.73	149.86	138.03	124.22	118.31
53	72.96	67.04	61.13	57.18	78.37	72.02	65.66	61.41	116.34	106.48	96.62	92.68	151.84	138.03	126.19	120.29
54	74.92	69.01	61.13	59.16	80.49	74.13	65.66	63.55	120.29	108.45	98.59	94.64	153.80	140.00	128.17	122.26
55	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	122.26	112.40	102.54	96.62	155.77	141.98	130.14	122.26
56	80.85	74.92	67.04	65.06	86.84	80.49	72.02	69.88	132.12	120.29	110.43	104.50	165.63	151.84	138.03	130.14
57	86.76	80.85	72.96	69.01	93.19	86.84	78.37	74.13	141.98	130.14	118.31	112.40	175.49	159.72	145.91	138.03
58	92.68	84.78	76.90	72.96	99.56	91.07	82.60	78.37	149.86	138.03	126.19	118.31	185.35	169.58	153.80	145.91
59	98.59	90.71	82.82	78.87	105.91	97.44	88.97	84.72	159.72	145.91	134.08	126.19	195.21	179.44	163.66	153.80
60	104.50	96.62	86.76	82.82	112.24	103.77	93.19	88.97	169.58	155.77	141.98	134.08	205.07	189.30	171.56	163.66
61	114.36	104.50	94.64	90.71	122.85	112.24	101.66	97.44	181.42	165.63	149.86	143.94	220.85	203.09	183.37	175.49
62	124.22	112.40	102.54	98.59	133.43	120.74	110.14	105.91	193.23	175.49	159.72	151.84	236.62	216.90	197.18	187.32
63	132.12	122.26	110.43	104.50	141.92	131.33	118.61	112.24	203.09	187.32	169.58	161.70	250.43	230.71	209.02	199.16
64	141.98	130.14	118.31	112.40	152.50	139.80	127.08	120.74	214.93	197.18	179.44	171.56	266.20	244.51	220.85	210.99
65	151.84	138.03	126.19	120.29	163.10	148.27	135.55	129.21	226.76	209.02	189.30	179.44	281.97	258.31	234.65	222.81
66	171.56	157.75	141.98	136.05	184.28	169.44	152.50	146.15	254.36	232.67	212.95	201.13	309.59	283.94	258.31	244.51
67	191.27	175.49	157.75	149.86	205.46	188.51	169.44	160.97	281.97	258.31	234.65	222.81	337.19	309.59	281.97	268.17
68	209.02	193.23	175.49	165.63	224.52	207.56	188.51	177.91	309.59	283.94	258.31	244.51	364.79	335.21	305.64	289.87
69	228.74	210.99	191.27	181.42	245.69	226.64	205.46	194.86	337.19	309.59	280.01	266.20	394.37	360.84	327.33	311.54
70	248.46	228.74	207.04	197.18	266.88	245.69	222.40	211.80	364.79	333.24	303.66	287.89	421.97	386.48	350.98	333.24
71	287.89	262.25	238.60	226.76	309.24	281.70	256.29	243.57	416.06	380.56	347.05	329.30	475.22	435.78	396.34	376.62
72	325.35	297.75	272.11	258.31	349.48	319.82	292.28	277.46	467.33	427.90	388.46	368.74	526.49	483.10	439.71	418.04
73	362.82	333.24	303.66	287.89	389.72	357.95	326.18	309.24	518.59	475.22	431.83	410.14	579.72	532.40	483.10	459.43
74	402.25	368.74	335.21	317.47	432.08	396.09	360.07	341.01	569.86	522.54	475.22	449.57	632.96	579.72	526.49	500.84
75	439.71	404.23	366.77	349.02	472.33	434.20	393.96	374.90	621.13	567.88	516.63	490.99	686.19	629.01	571.83	542.26
76	502.82	459.43	418.04	398.32	540.11	493.50	449.04	427.85	700.00	642.82	583.67	554.09	767.04	703.95	638.87	607.32
77	571.83	524.51	477.19	453.52	614.24	563.41	512.57	487.15	792.69	725.63	660.57	627.04	859.73	788.74	715.77	680.28
78	640.85	587.60	534.37	506.77	688.37	631.18	574.00	544.34	879.44	806.48	733.53	696.05	946.48	867.61	788.74	749.30
79	705.91	646.76	587.60	558.02	758.26	694.71	631.18	599.40	958.32	877.47	798.60	759.16	1,021.41	936.62	851.84	808.45
80	761.13	698.03	634.94	603.39	817.57	749.79	682.02	648.13	1,035.22	948.46	861.70	820.29	1,102.26	1,011.55	918.88	873.52
81	814.36	747.32	678.31	644.80	874.75	802.73	728.60	692.61	1,108.18	1,015.50	922.81	877.47	1,181.13	1,082.54	983.95	934.65
82	875.49	802.55	729.58	694.09	940.42	862.05	783.68	745.55	1,190.99	1,090.42	991.83	942.53	1,267.89	1,163.39	1,056.91	1,003.66
83	946.48	867.61	788.74	749.30	1,016.67	931.95	847.23	804.85	1,285.65	1,179.15	1,070.70	1,017.47	1,370.43	1,256.07	1,141.69	1,084.51
84	1,027.33	940.57	855.78	812.40	1,103.50	1,010.32	919.23	872.65	1,394.10	1,277.75	1,163.39	1,104.23	1,486.76	1,362.54	1,238.31	1,177.19
85	1,118.04	1,025.36	932.67	885.35	1,200.94	1,101.39	1,001.83	951.00	1,520.29	1,394.10	1,267.89	1,202.82	1,620.86	1,484.79	1,350.71	1,283.67
86	1,220.57	1,118.04	1,015.50	966.20	1,311.07	1,200.94	1,090.80	1,037.84	1,656.35	1,518.32	1,380.29	1,311.27	1,766.77	1,618.88	1,472.97	1,398.03
87	1,329.02	1,218.59	1,108.18	1,052.96	1,427.56	1,308.95	1,190.36	1,131.04	1,806.21	1,656.35	1,504.51	1,429.58	1,926.49	1,764.80	1,605.07	1,524.23
88	1,449.30	1,329.02	1,206.77	1,147.62	1,556.77	1,427.56	1,296.25	1,232.72	1,969.87	1,804.23	1,640.58	1,559.73	2,098.03	1,924.52	1,749.03	1,662.25
89	1,579.45	1,447.33	1,315.22	1,250.14	1,696.56	1,554.64	1,412.74	1,342.84	2,145.36	1,967.89	1,788.47	1,699.73	2,287.33	2,098.03	1,906.78	1,810.14
90	1,721.41	1,577.47	1,435.49	1,362.54	1,849.06	1,694.44	1,541.94	1,463.57	2,338.61	2,145.36	1,950.15	1,851.55	2,494.38	2,285.36	2,078.32	1,973.82
91	1,877.20	1,719.45	1,563.66	1,484.79	2,016.40	1,846.94	1,679.60	1,594.88	2,549.58	2,336.63	2,125.64	2,019.16	2,717.19	2,492.40	2,265.64	2,151.28
92	2,044.80	1,875.22	1,703.67	1,618.88	2,196.42	2,014.26	1,829.99	1,738.92	2,780.29	2,547.62	2,316.91	2,200.58	2,961.71	2,715.23	2,468.75	2,344.51
93	2,230.15	2,042.83	1,857.48	1,764.80	2,395.52	2,194.30	1,995.21	1,895.65	3,028.75	2,776.34	2,523.96	2,397.76	3,229.87	2,959.74	2,691.56	2,557.48
94	2,429.31	2,228.18	2,025.09	1,924.52	2,609.45	2,393.40	2,175.25	2,067.22	3,302.83	3,026.77	2,752.69	2,614.66	3,519.73	3,225.93	2,934.09	2,786.20

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	55.21	51.27	45.35	43.39	59.30	55.08	48.71	46.61	86.76	78.87	70.99	69.01	114.36	104.50	94.64	90.71
25-29	59.16	55.21	49.30	47.32	63.55	59.30	52.95	50.83	92.68	84.78	76.90	72.96	122.26	112.40	102.54	96.62
30-34	63.11	59.16	53.25	51.27	67.78	63.55	57.20	55.08	100.57	90.71	82.82	78.87	132.12	120.29	110.43	104.50
35-39	69.01	63.11	57.18	55.21	74.13	67.78	61.41	59.30	106.48	98.59	88.73	84.78	141.98	130.14	118.31	112.40
40-44	72.96	67.04	61.13	59.16	78.37	72.02	65.66	63.55	114.36	106.48	96.62	90.71	151.84	140.00	126.19	120.29
45	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	118.31	108.45	98.59	92.68	155.77	141.98	128.17	122.26
46	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	118.31	108.45	98.59	92.68	155.77	143.94	130.14	124.22
47	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	118.31	108.45	98.59	92.68	157.75	143.94	132.12	124.22
48	76.90	69.01	63.11	61.13	82.60	74.13	67.78	65.66	118.31	108.45	98.59	92.68	159.72	145.91	132.12	126.19
49	76.90	69.01	63.11	61.13	82.60	74.13	67.78	65.66	118.31	108.45	98.59	92.68	161.70	147.89	134.08	128.17
50	76.90	70.99	63.11	61.13	82.60	76.25	67.78	65.66	118.31	108.45	98.59	92.68	161.70	147.89	136.05	128.17
51	78.87	70.99	65.06	61.13	84.72	76.25	69.88	65.66	122.26	112.40	100.57	96.62	163.66	149.86	136.05	130.14
52	78.87	72.96	67.04	63.11	84.72	78.37	72.02	67.78	124.22	114.36	104.50	98.59	165.63	151.84	138.03	132.12
53	80.85	74.92	67.04	65.06	86.84	80.49	72.02	69.88	128.17	118.31	106.48	102.54	167.61	153.80	140.00	132.12
54	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	132.12	122.26	110.43	104.50	169.58	155.77	141.98	134.08
55	84.78	76.90	69.01	67.04	91.07	82.60	74.13	72.02	136.05	124.22	112.40	108.45	171.56	157.75	143.94	136.05
56	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	145.91	134.08	122.26	116.34	183.37	167.61	151.84	145.91
57	96.62	88.73	80.85	76.90	103.77	95.31	86.84	82.60	157.75	143.94	130.14	124.22	195.21	177.47	161.70	153.80
58	102.54	94.64	86.76	80.85	110.14	101.66	93.19	86.84	167.61	153.80	140.00	132.12	205.07	189.30	171.56	163.66
59	110.43	100.57	90.71	86.76	118.61	108.02	97.44	93.19	177.47	163.66	147.89	140.00	216.90	199.16	181.42	171.56
60	116.34	106.48	96.62	92.68	124.96	114.38	103.77	99.56	187.32	171.56	155.77	147.89	228.74	209.02	189.30	181.42
61	126.19	116.34	104.50	100.57	135.55	124.96	112.24	108.02	201.13	183.37	167.61	159.72	244.51	224.79	205.07	193.23
62	136.05	126.19	114.36	108.45	146.15	135.55	122.85	116.49	212.95	195.21	177.47	169.58	262.25	240.57	218.88	207.04
63	147.89	134.08	122.26	116.34	158.85	144.02	131.33	124.96	226.76	207.04	189.30	179.44	278.03	256.34	232.67	220.85
64	157.75	143.94	132.12	124.22	169.44	154.62	141.92	133.43	238.60	218.88	199.16	189.30	295.78	270.15	246.48	234.65
65	167.61	153.80	140.00	134.08	180.04	165.20	150.38	144.02	252.39	230.71	210.99	199.16	311.54	285.92	260.29	246.48
66	189.30	173.52	157.75	149.86	203.33	186.38	169.44	160.97	281.97	258.31	234.65	222.81	343.10	315.49	285.92	272.11
67	210.99	193.23	175.49	167.61	226.64	207.56	188.51	180.04	313.52	285.92	260.29	248.46	374.65	343.10	311.54	295.78
68	232.67	212.95	193.23	185.35	249.92	228.74	207.56	199.10	343.10	315.49	285.92	272.11	406.20	372.67	339.16	321.40
69	254.36	232.67	212.95	201.13	273.23	249.92	228.74	216.05	374.65	343.10	311.54	295.78	437.75	400.28	364.79	345.07
70	276.06	252.39	230.71	218.88	296.53	271.10	247.82	235.10	404.23	370.70	337.19	319.44	467.33	429.85	390.42	370.70
71	319.44	291.83	266.20	252.39	343.13	313.47	285.93	271.10	461.41	421.97	384.51	364.79	526.49	483.10	439.71	416.06
72	360.84	331.26	301.69	285.92	387.59	355.83	324.06	307.12	518.59	475.22	431.83	410.14	585.64	536.35	487.05	463.38
73	404.23	370.70	337.19	319.44	434.20	398.19	362.18	343.13	575.78	526.49	479.15	455.50	644.80	589.58	536.35	510.70
74	445.64	408.18	372.67	352.96	478.68	438.45	400.31	379.12	630.99	579.72	526.49	500.84	701.98	644.80	585.64	556.07
75	489.01	447.61	408.18	386.48	525.27	480.81	438.45	415.15	688.17	630.99	573.81	544.23	761.13	698.03	634.94	603.39
76	558.02	510.70	463.38	441.69	599.40	548.58	497.75	474.44	778.88	713.81	648.73	615.22	851.84	780.85	709.86	674.38
77	634.94	581.69	528.45	502.82	682.02	624.83	567.63	540.11	879.44	806.48	733.53	696.05	954.37	875.49	794.65	755.21
78	711.84	652.68	593.53	563.95	764.63	701.08	637.53	605.77	976.06	895.21	812.40	772.97	1,050.98	962.25	875.49	832.12
79	782.83	717.75	652.68	619.15	840.88	770.96	701.08	665.07	1,062.82	976.06	887.33	841.98	1,133.81	1,039.17	944.51	897.19
80	845.92	774.93	703.95	668.45	908.64	832.39	756.16	718.02	1,149.58	1,052.96	958.32	909.02	1,224.52	1,121.97	1,021.41	970.15
81	905.07	828.17	753.25	715.77	972.19	889.59	809.10	768.84	1,228.45	1,125.92	1,025.36	974.09	1,311.27	1,200.85	1,092.40	1,037.19
82	972.11	891.28	810.43	769.02	1,044.19	957.37	870.52	826.04	1,321.13	1,210.71	1,100.28	1,047.05	1,407.89	1,291.56	1,173.24	1,116.06
83	1,049.03	962.25	875.49	830.15	1,126.81	1,033.60	940.42	891.70	1,427.61	1,307.32	1,189.01	1,129.86	1,522.27	1,394.10	1,267.89	1,204.80
84	1,139.72	1,045.08	948.46	901.14	1,224.23	1,122.57	1,018.78	967.96	1,547.89	1,419.72	1,289.58	1,226.49	1,650.44	1,512.41	1,376.34	1,307.32
85	1,242.26	1,137.76	1,035.22	981.97	1,334.37	1,222.13	1,111.97	1,054.78	1,687.90	1,547.89	1,405.92	1,336.90	1,800.28	1,648.46	1,498.60	1,423.67
86	1,352.69	1,240.28	1,127.90	1,070.70	1,452.98	1,332.26	1,211.53	1,150.10	1,839.72	1,685.92	1,534.09	1,457.19	1,961.98	1,798.32	1,634.65	1,551.84
87	1,474.93	1,352.69	1,228.45	1,167.34	1,584.30	1,452.98	1,319.54	1,253.89	2,005.37	1,837.76	1,672.11	1,587.33	2,137.47	1,960.01	1,780.57	1,691.83
88	1,607.05	1,472.97	1,338.88	1,273.81	1,726.21	1,582.20	1,438.15	1,368.26	2,186.77	2,003.39	1,821.98	1,731.27	2,330.72	2,135.50	1,942.26	1,845.65
89	1,752.96	1,607.05	1,461.14	1,388.17	1,882.95	1,726.21	1,569.48	1,491.11	2,381.98	2,184.79	1,985.65	1,887.06	2,539.72	2,328.75	2,115.78	2,011.28
90	1,910.71	1,750.99	1,591.28	1,512.41	2,052.39	1,880.82	1,709.28	1,624.56	2,596.92	2,380.02	2,165.07	2,056.62	2,768.46	2,537.76	2,307.05	2,192.69
91	2,082.27	1,908.73	1,735.22	1,648.46	2,236.66	2,050.27	1,863.88	1,770.69	2,831.57	2,594.94	2,358.32	2,241.99	3,016.92	2,766.49	2,514.10	2,389.88
92	2,269.59	2,080.29	1,890.99	1,796.35	2,437.88	2,234.55	2,031.20	1,929.54	3,085.93	2,827.62	2,571.28	2,443.11	3,289.02	3,014.94	2,740.86	2,604.80
93	2,474.66	2,267.62	2,060.57	1,958.03	2,658.16	2,435.76	2,213.36	2,103.22	3,363.96	3,083.95	2,801.99	2,661.98	3,584.80	3,287.06	2,987.34	2,837.47
94	2,695.51	2,472.68	2,247.90	2,135.50	2,895.38	2,656.03	2,414.57	2,293.84	3,665.65	3,360.01	3,054.38	2,902.55	3,908.19	3,582.84	3,257.49	3,093.81

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	59.16	53.25	49.30	47.32	63.55	57.20	52.95	50.83	92.68	84.78	76.90	72.96	122.26	112.40	100.57	96.62
25-29	63.11	59.16	53.25	51.27	67.78	63.55	57.20	55.08	98.59	90.71	82.82	78.87	130.14	120.29	108.45	104.50
30-34	69.01	63.11	57.18	53.25	74.13	67.78	61.41	57.20	106.48	98.59	88.73	84.78	140.00	128.17	116.34	110.43
35-39	72.96	67.04	61.13	59.16	78.37	72.02	65.66	63.55	114.36	104.50	94.64	90.71	151.84	138.03	126.19	120.29
40-44	78.87	72.96	65.06	63.11	84.72	78.37	69.88	67.78	124.22	112.40	102.54	98.59	161.70	149.86	136.05	128.17
45	80.85	72.96	67.04	63.11	86.84	78.37	72.02	67.78	126.19	114.36	104.50	98.59	165.63	151.84	138.03	132.12
46	80.85	72.96	67.04	63.11	86.84	78.37	72.02	67.78	126.19	114.36	104.50	100.57	167.61	153.80	140.00	132.12
47	80.85	74.92	67.04	63.11	86.84	80.49	72.02	67.78	126.19	116.34	104.50	100.57	169.58	155.77	140.00	134.08
48	80.85	74.92	67.04	65.06	86.84	80.49	72.02	69.88	126.19	116.34	104.50	100.57	169.58	155.77	141.98	134.08
49	80.85	74.92	67.04	65.06	86.84	80.49	72.02	69.88	126.19	116.34	104.50	100.57	171.56	157.75	143.94	136.05
50	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	126.19	116.34	104.50	100.57	173.52	159.72	143.94	138.03
51	82.82	76.90	69.01	67.04	88.97	82.60	74.13	72.02	130.14	118.31	108.45	102.54	175.49	161.70	145.91	140.00
52	84.78	78.87	70.99	67.04	91.07	84.72	76.25	72.02	134.08	122.26	112.40	106.48	177.47	163.66	147.89	140.00
53	86.76	78.87	72.96	69.01	93.19	84.72	78.37	74.13	138.03	126.19	114.36	108.45	179.44	165.63	149.86	141.98
54	88.73	80.85	72.96	69.01	95.31	86.84	78.37	74.13	141.98	130.14	118.31	112.40	181.42	167.61	151.84	143.94
55	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	145.91	134.08	122.26	114.36	183.37	169.58	153.80	145.91
56	96.62	88.73	80.85	76.90	103.77	95.31	86.84	82.60	155.77	143.94	130.14	124.22	195.21	179.44	163.66	155.77
57	104.50	94.64	86.76	82.82	112.24	101.66	93.19	88.97	167.61	153.80	140.00	132.12	209.02	191.27	173.52	165.63
58	110.43	100.57	92.68	86.76	118.61	108.02	99.56	93.19	179.44	163.66	149.86	141.98	220.85	201.13	183.37	173.52
59	116.34	108.45	98.59	92.68	124.96	116.49	105.91	99.56	189.30	173.52	157.75	149.86	232.67	212.95	193.23	183.37
60	124.22	114.36	102.54	98.59	133.43	122.85	110.14	105.91	201.13	185.35	167.61	159.72	244.51	224.79	203.09	193.23
61	136.05	124.22	112.40	106.48	146.15	133.43	120.74	114.38	214.93	197.18	179.44	169.58	262.25	240.57	218.88	207.04
62	145.91	134.08	122.26	116.34	156.74	144.02	131.33	124.96	228.74	209.02	191.27	181.42	280.01	256.34	232.67	222.81
63	157.75	143.94	132.12	124.22	169.44	154.62	141.92	133.43	242.53	222.81	201.13	191.27	297.75	274.08	248.46	236.62
64	169.58	153.80	140.00	134.08	182.16	165.20	150.38	144.02	256.34	234.65	212.95	203.09	315.49	289.87	264.22	250.43
65	179.44	165.63	149.86	141.98	192.74	177.91	160.97	152.50	270.15	246.48	224.79	212.95	333.24	305.64	278.03	264.22
66	203.09	185.35	169.58	161.70	218.15	199.10	182.16	173.69	301.69	278.03	252.39	238.60	366.77	337.19	305.64	291.83
67	226.76	207.04	189.30	179.44	243.57	222.40	203.33	192.74	335.21	307.61	280.01	264.22	400.28	366.77	333.24	317.47
68	248.46	228.74	207.04	197.18	266.88	245.69	222.40	211.80	366.77	337.19	305.64	291.83	433.80	398.32	362.82	343.10
69	272.11	250.43	226.76	214.93	292.28	269.00	243.57	230.87	400.28	366.77	333.24	317.47	467.33	427.90	390.42	370.70
70	295.78	270.15	246.48	234.65	317.71	290.18	264.76	252.04	431.83	396.34	360.84	343.10	500.84	459.43	418.04	396.34
71	341.12	313.52	283.94	270.15	366.42	336.76	305.00	290.18	492.96	451.55	412.11	390.42	563.95	516.63	469.29	445.64
72	386.48	354.93	321.40	305.64	415.15	381.25	345.23	328.29	554.09	508.73	461.41	439.71	627.04	573.81	522.54	494.94
73	431.83	396.34	360.84	341.12	463.86	425.73	387.59	366.42	615.22	563.95	512.68	487.05	688.17	630.99	573.81	546.21
74	477.19	437.75	398.32	378.60	512.57	470.21	427.85	406.68	676.33	619.15	563.95	534.37	751.27	688.17	627.04	595.50
75	522.54	479.15	435.78	414.09	561.28	514.69	468.09	444.79	737.47	676.33	613.25	583.67	814.36	747.32	678.31	644.80
76	595.50	546.21	496.91	471.27	639.66	586.70	533.76	506.22	832.12	763.11	694.09	658.59	912.96	836.06	759.16	721.70
77	680.28	623.10	565.92	538.31	730.73	669.30	607.89	578.22	940.57	861.70	784.79	745.35	1,021.41	936.62	851.84	808.45
78	761.13	698.03	634.94	603.39	817.57	749.79	682.02	648.13	1,045.08	958.32	869.58	826.20	1,123.95	1,029.31	936.62	889.30
79	838.03	767.04	698.03	662.54	900.17	823.92	749.79	711.66	1,137.76	1,043.10	948.46	901.14	1,212.68	1,112.11	1,011.55	960.29
80	905.07	828.17	753.25	715.77	972.19	889.59	809.10	768.84	1,228.45	1,127.90	1,025.36	974.09	1,311.27	1,200.85	1,092.40	1,037.19
81	968.18	887.33	806.48	765.07	1,039.97	953.12	866.28	821.79	1,315.22	1,206.77	1,096.35	1,041.13	1,401.98	1,285.65	1,169.29	1,110.14
82	1,039.17	954.37	867.61	824.22	1,116.22	1,025.14	931.95	885.34	1,413.82	1,295.51	1,179.15	1,120.00	1,506.48	1,382.26	1,256.07	1,192.96
83	1,123.95	1,029.31	936.62	889.30	1,207.29	1,105.64	1,006.08	955.25	1,528.18	1,400.01	1,271.84	1,208.73	1,628.74	1,492.69	1,356.62	1,289.58
84	1,218.59	1,118.04	1,015.50	964.23	1,308.95	1,200.94	1,090.80	1,035.72	1,656.35	1,518.32	1,380.29	1,311.27	1,766.77	1,618.88	1,472.97	1,398.03
85	1,329.02	1,218.59	1,106.21	1,050.98	1,427.56	1,308.95	1,188.22	1,128.91	1,806.21	1,656.35	1,504.51	1,429.58	1,924.52	1,764.80	1,605.07	1,524.23
86	1,447.33	1,327.04	1,206.77	1,145.64	1,554.64	1,425.44	1,296.25	1,230.60	1,967.89	1,804.23	1,640.58	1,557.75	2,098.03	1,924.52	1,749.03	1,662.25
87	1,577.47	1,447.33	1,315.22	1,250.14	1,694.44	1,554.64	1,412.74	1,342.84	2,145.36	1,967.89	1,788.47	1,699.73	2,287.33	2,096.06	1,906.78	1,810.14
88	1,721.41	1,577.47	1,433.53	1,362.54	1,849.06	1,694.44	1,539.84	1,463.57	2,338.61	2,143.40	1,950.15	1,851.55	2,494.38	2,285.36	2,078.32	1,973.82
89	1,875.22	1,719.45	1,563.66	1,484.79	2,014.26	1,846.94	1,679.60	1,594.88	2,549.58	2,336.63	2,125.64	2,019.16	2,717.19	2,490.43	2,265.64	2,151.28
90	2,044.80	1,873.25	1,703.67	1,618.88	2,196.42	2,012.15	1,829.99	1,738.92	2,778.32	2,547.62	2,316.91	2,200.58	2,961.71	2,715.23	2,468.75	2,344.51
91	2,228.18	2,042.83	1,857.48	1,764.80	2,393.40	2,194.30	1,995.21	1,895.65	3,028.75	2,776.34	2,523.96	2,397.76	3,229.87	2,959.74	2,691.56	2,555.51
92	2,429.31	2,226.20	2,023.11	1,922.54	2,609.45	2,391.28	2,173.13	2,065.11	3,302.83	3,026.77	2,750.72	2,614.66	3,519.73	3,225.93	2,934.09	2,786.20
93	2,646.22	2,427.34	2,206.49	2,096.06	2,842.44	2,607.33	2,370.09	2,251.48	3,598.61	3,298.88	2,999.17	2,849.31	3,837.20	3,517.76	3,196.36	3,036.63
94	2,884.80	2,644.24	2,403.67	2,283.38	3,098.70	2,840.32	2,581.91	2,452.70	3,921.99	3,596.63	3,269.30	3,105.65	4,182.28	3,833.25	3,484.25	3,310.72

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	102.54	94.64	86.76	80.85	136.05	124.22	114.36	108.45
25-29	70.99	65.06	59.16	57.18	76.25	69.88	63.55	61.41	110.43	102.54	92.68	88.73	145.91	134.08	122.26	116.34
30-34	76.90	70.99	63.11	61.13	82.60	76.25	67.78	65.66	120.29	108.45	98.59	94.64	157.75	143.94	132.12	124.22
35-39	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	128.17	118.31	106.48	102.54	169.58	155.77	141.98	134.08
40-44	88.73	80.85	72.96	69.01	95.31	86.84	78.37	74.13	138.03	126.19	114.36	108.45	181.42	167.61	151.84	143.94
45	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	140.00	128.17	118.31	112.40	185.35	169.58	153.80	147.89
46	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	140.00	130.14	118.31	112.40	187.32	171.56	155.77	147.89
47	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	140.00	130.14	118.31	112.40	189.30	173.52	157.75	149.86
48	90.71	82.82	74.92	72.96	97.44	88.97	80.49	78.37	140.00	130.14	118.31	112.40	191.27	175.49	159.72	151.84
49	90.71	82.82	76.90	72.96	97.44	88.97	82.60	78.37	141.98	130.14	118.31	112.40	193.23	177.47	159.72	151.84
50	90.71	84.78	76.90	72.96	97.44	91.07	82.60	78.37	141.98	130.14	118.31	112.40	195.21	177.47	161.70	153.80
51	92.68	84.78	76.90	74.92	99.56	91.07	82.60	80.49	145.91	134.08	120.29	114.36	197.18	181.42	163.66	155.77
52	94.64	86.76	78.87	74.92	101.66	93.19	84.72	80.49	149.86	138.03	124.22	118.31	199.16	183.37	165.63	157.75
53	96.62	88.73	80.85	76.90	103.77	95.31	86.84	82.60	153.80	141.98	128.17	122.26	201.13	185.35	167.61	159.72
54	98.59	90.71	82.82	78.87	105.91	97.44	88.97	84.72	157.75	145.91	132.12	126.19	203.09	187.32	169.58	161.70
55	100.57	92.68	84.78	78.87	108.02	99.56	91.07	84.72	163.66	149.86	136.05	128.17	207.04	189.30	171.56	163.66
56	108.45	98.59	90.71	84.78	116.49	105.91	97.44	91.07	175.49	161.70	145.91	138.03	218.88	201.13	183.37	173.52
57	116.34	106.48	96.62	92.68	124.96	114.38	103.77	99.56	187.32	171.56	155.77	147.89	232.67	212.95	195.21	185.35
58	124.22	114.36	102.54	98.59	133.43	122.85	110.14	105.91	201.13	183.37	167.61	157.75	246.48	226.76	205.07	195.21
59	132.12	120.29	110.43	104.50	141.92	129.21	118.61	112.24	212.95	195.21	177.47	169.58	260.29	238.60	216.90	205.07
60	140.00	128.17	116.34	110.43	150.38	137.68	124.96	118.61	224.79	207.04	187.32	179.44	274.08	250.43	228.74	216.90
61	151.84	138.03	126.19	120.29	163.10	148.27	135.55	129.21	240.57	220.85	201.13	191.27	293.80	270.15	244.51	232.67
62	163.66	149.86	136.05	130.14	175.79	160.97	146.15	139.80	256.34	234.65	212.95	203.09	313.52	287.89	262.25	248.46
63	177.47	161.70	147.89	140.00	190.63	173.69	158.85	150.38	272.11	248.46	226.76	214.93	333.24	305.64	278.03	264.22
64	189.30	173.52	157.75	149.86	203.33	186.38	169.44	160.97	285.92	262.25	238.60	226.76	354.93	325.35	295.78	280.01
65	201.13	185.35	167.61	159.72	216.05	199.10	180.04	171.57	301.69	276.06	252.39	238.60	374.65	343.10	311.54	295.78
66	226.76	209.02	189.30	179.44	243.57	224.52	203.33	192.74	339.16	309.59	281.97	268.17	412.11	376.62	343.10	325.35
67	252.39	232.67	210.99	201.13	271.10	249.92	226.64	216.05	374.65	343.10	311.54	297.75	449.57	412.11	374.65	354.93
68	280.01	256.34	232.67	220.85	300.77	275.35	249.92	237.22	412.11	376.62	343.10	325.35	487.05	445.64	406.20	384.51
69	305.64	280.01	254.36	240.57	328.29	300.77	273.23	258.41	447.61	410.14	372.67	354.93	524.51	481.13	435.78	414.09
70	331.26	303.66	276.06	262.25	355.83	326.18	296.53	281.70	485.08	443.66	404.23	382.53	561.97	514.65	467.33	443.66
71	382.53	350.98	317.47	301.69	410.89	377.00	341.01	324.06	552.12	506.77	461.41	437.75	630.99	579.72	526.49	498.87
72	431.83	396.34	360.84	343.10	463.86	425.73	387.59	368.54	621.13	569.86	516.63	490.99	701.98	642.82	583.67	556.07
73	483.10	443.66	402.25	382.53	518.92	476.56	432.08	410.89	688.17	630.99	573.81	546.21	770.99	707.89	642.82	611.27
74	534.37	490.99	445.64	423.95	574.00	527.39	478.68	455.39	757.18	694.09	630.99	599.44	841.98	770.99	701.98	666.48
75	585.64	536.35	487.05	463.38	629.06	576.12	523.17	497.75	824.22	757.18	688.17	652.68	911.00	836.06	759.16	721.70
76	668.45	611.27	556.07	528.45	718.02	656.60	597.30	567.63	932.67	853.80	776.90	737.47	1,021.41	936.62	851.84	808.45
77	761.13	698.03	634.94	603.39	817.57	749.79	682.02	648.13	1,052.96	966.20	877.47	834.08	1,143.67	1,049.03	952.39	905.07
78	851.84	780.85	709.86	674.38	915.01	838.76	762.49	724.38	1,169.29	1,072.68	974.09	926.76	1,258.03	1,153.53	1,049.03	995.78
79	936.62	859.73	780.85	741.42	1,006.08	923.48	838.76	796.38	1,275.79	1,169.29	1,062.82	1,009.59	1,358.59	1,246.21	1,131.83	1,076.63
80	1,013.52	928.74	843.94	802.55	1,088.68	997.61	906.53	862.05	1,376.34	1,261.98	1,147.62	1,090.42	1,467.05	1,344.80	1,222.54	1,161.41
81	1,082.54	993.80	903.10	857.75	1,162.80	1,067.50	970.06	921.35	1,472.97	1,350.71	1,228.45	1,165.36	1,569.59	1,439.44	1,309.30	1,244.23
82	1,165.36	1,066.77	970.15	922.81	1,251.77	1,145.86	1,042.09	991.24	1,583.38	1,451.28	1,319.16	1,254.09	1,687.90	1,547.89	1,405.92	1,336.90
83	1,258.03	1,153.53	1,049.03	995.78	1,351.31	1,239.07	1,126.81	1,069.61	1,709.59	1,567.61	1,425.63	1,354.66	1,823.95	1,672.11	1,520.29	1,443.39
84	1,364.52	1,250.14	1,137.76	1,080.56	1,465.70	1,342.84	1,222.13	1,160.68	1,855.50	1,701.69	1,545.92	1,469.02	1,977.75	1,814.09	1,648.46	1,565.64
85	1,486.76	1,364.52	1,240.28	1,177.19	1,597.00	1,465.70	1,332.26	1,264.49	2,023.11	1,853.53	1,685.92	1,601.14	2,157.19	1,975.79	1,796.35	1,707.62
86	1,620.86	1,486.76	1,350.71	1,283.67	1,741.05	1,597.00	1,450.87	1,378.85	2,204.51	2,021.14	1,837.76	1,745.08	2,350.44	2,155.21	1,958.03	1,861.41
87	1,766.77	1,620.86	1,472.97	1,400.01	1,897.79	1,741.05	1,582.20	1,503.81	2,403.67	2,202.55	2,003.39	1,902.83	2,561.42	2,348.46	2,135.50	2,029.02
88	1,926.49	1,766.77	1,605.07	1,524.23	2,069.34	1,897.79	1,724.10	1,637.24	2,618.60	2,401.69	2,182.83	2,074.38	2,792.13	2,559.44	2,326.77	2,210.44
89	2,100.01	1,924.52	1,749.03	1,662.25	2,255.72	2,067.22	1,878.71	1,785.51	2,855.22	2,616.64	2,380.02	2,259.73	3,044.52	2,790.15	2,535.79	2,409.59
90	2,289.31	2,098.03	1,906.78	1,812.12	2,459.06	2,253.60	2,048.17	1,946.48	3,111.56	2,853.26	2,592.97	2,464.80	3,318.60	3,040.58	2,764.53	2,626.50
91	2,494.38	2,287.33	2,078.32	1,975.79	2,679.33	2,456.95	2,232.43	2,122.29	3,391.56	3,109.60	2,827.62	2,685.65	3,616.35	3,314.67	3,012.97	2,863.12
92	2,719.16	2,492.40	2,265.64	2,153.26	2,920.79	2,677.22	2,433.64	2,312.91	3,697.20	3,389.59	3,081.98	2,928.18	3,941.71	3,612.42	3,285.09	3,121.42
93	2,963.67	2,717.19	2,470.71	2,346.49	3,183.43	2,918.67	2,653.91	2,520.48	4,030.44	3,695.23	3,358.04	3,190.43	4,296.64	3,937.77	3,580.86	3,401.42
94	3,231.84	2,961.71	2,691.56	2,557.48	3,471.48	3,181.31	2,891.15	2,747.11	4,393.25	4,026.50	3,661.71	3,478.32	4,683.12	4,292.70	3,902.27	3,707.06

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.72	19.72	17.74	15.77	21.19	21.19	19.05	16.94	31.55	29.58	27.60	25.63	43.39	39.44	35.49	33.53
25-29	21.69	19.72	17.74	17.74	23.31	21.19	19.05	19.05	35.49	31.55	29.58	27.60	47.32	43.39	39.44	37.46
30-34	23.67	21.69	19.72	19.72	25.42	23.31	21.19	21.19	37.46	33.53	31.55	29.58	49.30	45.35	41.41	39.44
35-39	25.63	23.67	21.69	19.72	27.52	25.42	23.31	21.19	39.44	37.46	33.53	31.55	53.25	49.30	45.35	43.39
40-44	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	43.39	39.44	35.49	33.53	57.18	53.25	49.30	45.35
45	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	43.39	39.44	35.49	35.49	59.16	55.21	49.30	47.32
46	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	43.39	39.44	37.46	35.49	59.16	55.21	49.30	47.32
47	29.58	25.63	23.67	23.67	31.77	27.52	25.42	25.42	43.39	41.41	37.46	35.49	61.13	55.21	51.27	47.32
48	29.58	27.60	23.67	23.67	31.77	29.66	25.42	25.42	45.35	41.41	37.46	35.49	61.13	57.18	51.27	49.30
49	29.58	27.60	23.67	23.67	31.77	29.66	25.42	25.42	45.35	41.41	37.46	35.49	63.11	57.18	51.27	49.30
50	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	45.35	41.41	37.46	35.49	63.11	57.18	53.25	49.30
51	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	45.35	41.41	37.46	35.49	65.06	59.16	53.25	51.27
52	31.55	27.60	25.63	23.67	33.89	29.66	27.52	25.42	45.35	41.41	39.44	37.46	65.06	59.16	55.21	51.27
53	31.55	27.60	25.63	23.67	33.89	29.66	27.52	25.42	47.32	43.39	39.44	37.46	67.04	61.13	55.21	53.25
54	31.55	29.58	25.63	25.63	33.89	31.77	27.52	27.52	47.32	43.39	39.44	37.46	67.04	63.11	57.18	53.25
55	31.55	29.58	25.63	25.63	33.89	31.77	27.52	27.52	47.32	43.39	39.44	37.46	69.01	63.11	57.18	55.21
56	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	51.27	47.32	43.39	41.41	70.99	65.06	59.16	57.18
57	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	57.18	51.27	47.32	45.35	74.92	69.01	61.13	59.16
58	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	55.21	51.27	47.32	76.90	70.99	65.06	61.13
59	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	80.85	72.96	67.04	63.11
60	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	82.82	74.92	69.01	65.06
61	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	74.92	69.01	61.13	59.16	88.73	80.85	74.92	70.99
62	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	78.87	72.96	67.04	63.11	94.64	86.76	78.87	74.92
63	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	84.78	78.87	70.99	67.04	102.54	92.68	84.78	80.85
64	63.11	57.18	51.27	49.30	67.78	61.41	55.08	52.95	90.71	82.82	74.92	70.99	108.45	98.59	90.71	84.78
65	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	96.62	88.73	78.87	74.92	114.36	104.50	94.64	90.71
66	74.92	69.01	61.13	59.16	80.49	74.13	65.66	63.55	106.48	96.62	88.73	84.78	124.22	114.36	104.50	98.59
67	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	116.34	106.48	96.62	92.68	136.05	124.22	112.40	106.48
68	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	128.17	116.34	106.48	100.57	145.91	134.08	122.26	116.34
69	98.59	90.71	82.82	78.87	105.91	97.44	88.97	84.72	138.03	126.19	114.36	110.43	157.75	143.94	130.14	124.22
70	106.48	98.59	88.73	84.78	114.38	105.91	95.31	91.07	149.86	136.05	124.22	118.31	167.61	153.80	140.00	132.12
71	122.26	112.40	102.54	96.62	131.33	120.74	110.14	103.77	169.58	155.77	140.00	134.08	189.30	173.52	157.75	149.86
72	138.03	126.19	114.36	108.45	148.27	135.55	122.85	116.49	189.30	173.52	157.75	149.86	210.99	193.23	175.49	167.61
73	153.80	140.00	128.17	120.29	165.20	150.38	137.68	129.21	209.02	191.27	173.52	165.63	232.67	212.95	195.21	185.35
74	167.61	153.80	140.00	134.08	180.04	165.20	150.38	144.02	228.74	209.02	191.27	181.42	254.36	234.65	212.95	201.13
75	183.37	167.61	153.80	145.91	196.98	180.04	165.20	156.74	248.46	228.74	207.04	197.18	276.06	254.36	230.71	218.88
76	210.99	193.23	175.49	167.61	226.64	207.56	188.51	180.04	280.01	256.34	234.65	222.81	309.59	283.94	258.31	244.51
77	238.60	218.88	199.16	189.30	256.29	235.10	213.93	203.33	311.54	285.92	260.29	246.48	341.12	313.52	283.94	270.15
78	266.20	244.51	220.85	210.99	285.93	262.63	237.22	226.64	343.10	315.49	285.92	272.11	372.67	341.12	311.54	295.78
79	293.80	268.17	244.51	232.67	315.59	288.07	262.63	249.92	374.65	345.07	313.52	297.75	406.20	370.70	337.19	321.40
80	321.40	293.80	266.20	254.36	345.23	315.59	285.93	273.23	408.18	372.67	339.16	323.38	437.75	400.28	364.79	347.05
81	343.10	313.52	285.92	272.11	368.54	336.76	307.12	292.28	435.78	400.28	362.82	345.07	467.33	429.85	390.42	370.70
82	368.74	337.19	307.61	291.83	396.09	362.18	330.43	313.47	469.29	429.85	390.42	370.70	502.82	461.41	420.00	398.32
83	398.32	364.79	331.26	315.49	427.85	391.84	355.83	338.89	506.77	463.38	421.97	400.28	544.23	498.87	453.52	429.85
84	431.83	396.34	360.84	341.12	463.86	425.73	387.59	366.42	548.17	502.82	457.47	433.80	589.58	540.28	490.99	467.33
85	471.27	431.83	392.39	372.67	506.22	463.86	421.50	400.31	599.44	548.17	498.87	473.24	642.82	589.58	536.35	508.73
86	512.68	471.27	427.90	406.20	550.69	506.22	459.62	436.32	652.68	597.46	544.23	516.63	700.00	642.82	583.67	554.09
87	560.00	512.68	467.33	443.66	601.52	550.69	501.98	476.56	711.84	652.68	591.55	561.97	763.11	700.00	636.90	605.36
88	609.30	560.00	508.73	483.10	654.47	601.52	546.44	518.92	774.93	709.86	646.76	613.25	832.12	763.11	694.09	658.59
89	664.52	609.30	554.09	526.49	713.80	654.47	595.17	565.53	843.94	774.93	703.95	668.45	907.05	832.12	755.21	717.75
90	725.63	664.52	603.39	573.81	779.43	713.80	648.13	616.36	920.86	843.94	767.04	729.58	987.90	907.05	824.22	782.83
91	790.71	723.67	658.59	625.08	849.34	777.33	707.43	671.44	1,003.66	920.86	836.06	794.65	1,078.60	987.90	897.19	853.80
92	861.70	788.74	717.75	682.26	925.60	847.23	770.96	732.85	1,094.37	1,003.66	911.00	865.63	1,175.22	1,076.63	978.04	930.71
93	938.60	859.73	782.83	743.39	1,008.20	923.48	840.88	798.52	1,192.96	1,092.40	993.80	944.51	1,279.72	1,173.24	1,066.77	1,013.52
94	1,023.38	938.60	851.84	810.43	1,099.27	1,008.20	915.01	870.52	1,299.44	1,190.99	1,082.54	1,029.31	1,396.06	1,279.72	1,163.39	1,104.23

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.63	23.67	21.69	19.72	27.52	25.42	23.31	21.19	39.44	35.49	31.55	31.55	51.27	47.32	43.39	41.41
25-29	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	41.41	37.46	35.49	33.53	55.21	51.27	47.32	43.39
30-34	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	45.35	41.41	37.46	35.49	59.16	55.21	49.30	47.32
35-39	31.55	29.58	27.60	25.63	33.89	31.77	29.66	27.52	47.32	43.39	39.44	37.46	65.06	59.16	53.25	51.27
40-44	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	51.27	47.32	43.39	41.41	69.01	63.11	57.18	55.21
45	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	53.25	49.30	43.39	41.41	70.99	65.06	59.16	55.21
46	35.49	33.53	29.58	27.60	38.13	36.01	31.77	29.66	53.25	49.30	43.39	41.41	70.99	65.06	59.16	57.18
47	35.49	33.53	29.58	27.60	38.13	36.01	31.77	29.66	53.25	49.30	43.39	41.41	72.96	67.04	61.13	57.18
48	35.49	33.53	29.58	29.58	38.13	36.01	31.77	31.77	53.25	49.30	45.35	41.41	74.92	67.04	61.13	59.16
49	37.46	33.53	29.58	29.58	40.24	36.01	31.77	31.77	53.25	49.30	45.35	41.41	74.92	69.01	63.11	59.16
50	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	53.25	49.30	45.35	43.39	76.90	69.01	63.11	61.13
51	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	55.21	51.27	45.35	43.39	76.90	70.99	65.06	61.13
52	37.46	35.49	31.55	29.58	40.24	38.13	33.89	31.77	57.18	51.27	47.32	45.35	78.87	72.96	65.06	63.11
53	39.44	35.49	31.55	31.55	42.36	38.13	33.89	33.89	57.18	53.25	47.32	45.35	80.85	72.96	67.04	63.11
54	39.44	35.49	33.53	31.55	42.36	38.13	36.01	33.89	59.16	53.25	49.30	47.32	80.85	74.92	67.04	65.06
55	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	55.21	49.30	47.32	82.82	76.90	69.01	65.06
56	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	86.76	78.87	72.96	69.01
57	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	90.71	82.82	74.92	70.99
58	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	72.96	67.04	61.13	59.16	94.64	86.76	78.87	74.92
59	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	78.87	70.99	65.06	61.13	98.59	90.71	82.82	78.87
60	53.25	47.32	43.39	41.41	57.20	50.83	46.61	44.48	82.82	76.90	69.01	65.06	102.54	94.64	84.78	80.85
61	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	90.71	82.82	74.92	70.99	110.43	100.57	90.71	86.76
62	63.11	57.18	53.25	49.30	67.78	61.41	57.20	52.95	96.62	88.73	80.85	76.90	116.34	106.48	96.62	92.68
63	67.04	63.11	57.18	53.25	72.02	67.78	61.41	57.20	104.50	94.64	86.76	82.82	124.22	114.36	102.54	98.59
64	72.96	67.04	61.13	57.18	78.37	72.02	65.66	61.41	110.43	102.54	92.68	88.73	130.14	120.29	108.45	104.50
65	76.90	70.99	65.06	61.13	82.60	76.25	69.88	65.66	118.31	108.45	98.59	92.68	138.03	126.19	114.36	108.45
66	86.76	80.85	72.96	69.01	93.19	86.84	78.37	74.13	130.14	120.29	108.45	104.50	151.84	138.03	126.19	120.29
67	96.62	88.73	80.85	76.90	103.77	95.31	86.84	82.60	143.94	132.12	120.29	114.36	165.63	151.84	138.03	130.14
68	106.48	96.62	88.73	84.78	114.38	103.77	95.31	91.07	157.75	143.94	130.14	124.22	179.44	163.66	149.86	141.98
69	116.34	106.48	96.62	92.68	124.96	114.38	103.77	99.56	169.58	155.77	141.98	134.08	191.27	175.49	159.72	151.84
70	126.19	114.36	104.50	98.59	135.55	122.85	112.24	105.91	183.37	167.61	151.84	145.91	205.07	189.30	171.56	163.66
71	145.91	132.12	120.29	114.36	156.74	141.92	129.21	122.85	207.04	191.27	173.52	163.66	232.67	212.95	193.23	183.37
72	165.63	151.84	138.03	130.14	177.91	163.10	148.27	139.80	232.67	212.95	193.23	183.37	260.29	238.60	216.90	205.07
73	185.35	169.58	153.80	145.91	199.10	182.16	165.20	156.74	256.34	236.62	214.93	203.09	287.89	262.25	238.60	226.76
74	205.07	187.32	169.58	161.70	220.27	201.21	182.16	173.69	281.97	258.31	234.65	222.81	313.52	287.89	262.25	248.46
75	224.79	205.07	187.32	177.47	241.46	220.27	201.21	190.63	305.64	281.97	256.34	242.53	341.12	313.52	283.94	270.15
76	256.34	234.65	212.95	203.09	275.35	252.04	228.74	218.15	347.05	317.47	287.89	274.08	382.53	350.98	319.44	303.66
77	287.89	264.22	240.57	228.74	309.24	283.82	258.41	245.69	386.48	354.93	321.40	305.64	423.95	388.46	352.96	335.21
78	319.44	293.80	266.20	252.39	343.13	315.59	285.93	271.10	425.92	390.42	354.93	337.19	465.36	425.92	388.46	368.74
79	352.96	323.38	293.80	278.03	379.12	347.36	315.59	298.65	465.36	427.90	388.46	368.74	506.77	465.36	421.97	400.28
80	384.51	352.96	319.44	303.66	413.03	379.12	343.13	326.18	504.79	463.38	421.97	400.28	548.17	502.82	457.47	433.80
81	410.14	376.62	343.10	325.35	440.55	404.56	368.54	349.48	540.28	496.91	451.55	427.90	585.64	538.31	489.01	463.38
82	441.69	404.23	368.74	349.02	474.44	434.20	396.09	374.90	581.69	532.40	485.08	461.41	630.99	577.74	524.51	498.87
83	477.19	437.75	398.32	378.60	512.57	470.21	427.85	406.68	629.01	575.78	522.54	496.91	680.28	625.08	567.88	538.31
84	518.59	475.22	431.83	410.14	557.04	510.45	463.86	440.55	682.26	625.08	567.88	540.28	739.44	676.33	615.22	585.64
85	563.95	516.63	471.27	447.61	605.77	554.94	506.22	480.81	743.39	680.28	619.15	587.60	804.50	737.47	670.43	636.90
86	615.22	563.95	512.68	487.05	660.84	605.77	550.69	523.17	810.43	741.42	674.38	640.85	877.47	804.50	731.56	694.09
87	670.43	615.22	558.02	530.42	720.13	660.84	599.40	569.75	883.38	808.45	735.49	698.03	956.34	877.47	796.62	757.18
88	731.56	670.43	609.30	577.74	785.80	720.13	654.47	620.58	962.25	881.42	802.55	761.13	1,043.10	956.34	869.58	826.20
89	796.62	729.58	664.52	630.99	855.70	783.68	713.80	677.77	1,049.03	962.25	873.52	830.15	1,135.78	1,041.13	946.48	899.16
90	867.61	796.62	723.67	688.17	931.95	855.70	777.33	739.20	1,143.67	1,047.05	952.39	905.07	1,238.31	1,135.78	1,033.24	980.01
91	946.48	867.61	788.74	749.30	1,016.67	931.95	847.23	804.85	1,246.21	1,141.69	1,039.17	985.92	1,350.71	1,238.31	1,125.92	1,068.74
92	1,031.27	946.48	859.73	816.34	1,107.74	1,016.67	923.48	876.87	1,358.59	1,244.23	1,131.83	1,074.65	1,472.97	1,348.74	1,226.49	1,165.36
93	1,123.95	1,031.27	936.62	891.28	1,207.29	1,107.74	1,006.08	957.37	1,480.86	1,356.62	1,234.38	1,171.27	1,605.07	1,471.00	1,336.90	1,269.86
94	1,226.49	1,123.95	1,021.41	970.15	1,317.44	1,207.29	1,097.15	1,042.09	1,612.96	1,478.88	1,344.80	1,277.75	1,749.03	1,603.10	1,457.19	1,384.24

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.63	23.67	21.69	21.69	27.52	25.42	23.31	23.31	41.41	37.46	33.53	31.55	55.21	49.30	45.35	43.39
25-29	27.60	25.63	23.67	21.69	29.66	27.52	25.42	23.31	43.39	39.44	35.49	33.53	59.16	53.25	49.30	47.32
30-34	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	47.32	43.39	39.44	37.46	63.11	57.18	53.25	49.30
35-39	33.53	29.58	27.60	25.63	36.01	31.77	29.66	27.52	51.27	45.35	41.41	39.44	69.01	63.11	57.18	53.25
40-44	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	53.25	49.30	45.35	43.39	72.96	67.04	61.13	57.18
45	35.49	33.53	29.58	27.60	38.13	36.01	31.77	29.66	55.21	51.27	45.35	43.39	74.92	69.01	63.11	59.16
46	35.49	33.53	29.58	29.58	38.13	36.01	31.77	31.77	55.21	51.27	47.32	43.39	76.90	69.01	63.11	61.13
47	35.49	33.53	29.58	29.58	38.13	36.01	31.77	31.77	57.18	51.27	47.32	45.35	76.90	70.99	65.06	61.13
48	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	57.18	53.25	47.32	45.35	78.87	72.96	67.04	63.11
49	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	57.18	53.25	47.32	45.35	80.85	74.92	67.04	63.11
50	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	59.16	53.25	49.30	45.35	82.82	74.92	69.01	65.06
51	37.46	35.49	31.55	29.58	40.24	38.13	33.89	31.77	59.16	55.21	49.30	47.32	82.82	76.90	69.01	65.06
52	39.44	35.49	33.53	31.55	42.36	38.13	36.01	33.89	61.13	55.21	51.27	47.32	84.78	76.90	70.99	67.04
53	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	57.18	51.27	49.30	84.78	78.87	70.99	67.04
54	41.41	37.46	35.49	33.53	44.48	40.24	38.13	36.01	63.11	57.18	51.27	49.30	86.76	78.87	70.99	69.01
55	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	63.11	59.16	53.25	51.27	86.76	80.85	72.96	69.01
56	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	90.71	84.78	76.90	72.96
57	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	74.92	67.04	61.13	59.16	96.62	88.73	78.87	74.92
58	51.27	47.32	43.39	39.44	55.08	50.83	46.61	42.36	78.87	72.96	67.04	63.11	100.57	92.68	82.82	78.87
59	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	84.78	76.90	70.99	67.04	104.50	94.64	86.76	82.82
60	57.18	51.27	47.32	45.35	61.41	55.08	50.83	48.71	88.73	82.82	74.92	70.99	108.45	98.59	90.71	86.76
61	61.13	57.18	51.27	49.30	65.66	61.41	55.08	52.95	96.62	88.73	80.85	76.90	116.34	106.48	96.62	92.68
62	65.06	61.13	55.21	53.25	69.88	65.66	59.30	57.20	104.50	94.64	86.76	82.82	124.22	112.40	102.54	98.59
63	70.99	65.06	59.16	55.21	76.25	69.88	63.55	59.30	110.43	102.54	92.68	88.73	130.14	120.29	108.45	104.50
64	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	118.31	108.45	98.59	92.68	138.03	126.19	116.34	110.43
65	80.85	72.96	67.04	63.11	86.84	78.37	72.02	67.78	124.22	114.36	104.50	98.59	145.91	134.08	122.26	116.34
66	90.71	82.82	74.92	70.99	97.44	88.97	80.49	76.25	140.00	128.17	116.34	110.43	161.70	147.89	134.08	128.17
67	100.57	92.68	84.78	80.85	108.02	99.56	91.07	86.84	153.80	140.00	128.17	122.26	175.49	161.70	147.89	140.00
68	110.43	102.54	92.68	88.73	118.61	110.14	99.56	95.31	167.61	153.80	140.00	132.12	191.27	175.49	159.72	151.84
69	122.26	112.40	100.57	96.62	131.33	120.74	108.02	103.77	181.42	165.63	151.84	143.94	207.04	189.30	171.56	163.66
70	132.12	120.29	110.43	104.50	141.92	129.21	118.61	112.24	195.21	179.44	163.66	155.77	220.85	203.09	185.35	175.49
71	153.80	140.00	128.17	122.26	165.20	150.38	137.68	131.33	222.81	203.09	185.35	175.49	250.43	230.71	209.02	199.16
72	173.52	159.72	145.91	138.03	186.38	171.57	156.74	148.27	248.46	228.74	207.04	197.18	280.01	256.34	232.67	222.81
73	195.21	179.44	163.66	155.77	209.68	192.74	175.79	167.32	276.06	252.39	228.74	216.90	309.59	283.94	258.31	244.51
74	216.90	199.16	181.42	171.56	232.99	213.93	194.86	184.28	301.69	276.06	250.43	238.60	339.16	311.54	281.97	268.17
75	238.60	218.88	199.16	189.30	256.29	235.10	213.93	203.33	327.33	301.69	274.08	260.29	368.74	337.19	307.61	291.83
76	276.06	254.36	230.71	218.88	296.53	273.23	247.82	235.10	376.62	345.07	313.52	297.75	418.04	382.53	349.02	331.26
77	315.49	289.87	262.25	250.43	338.89	311.35	281.70	269.00	425.92	390.42	354.93	337.19	469.29	429.85	390.42	370.70
78	354.93	325.35	295.78	280.01	381.25	349.48	317.71	300.77	473.24	433.80	394.37	374.65	518.59	475.22	431.83	410.14
79	394.37	360.84	327.33	311.54	423.61	387.59	351.60	334.64	522.54	479.15	435.78	414.09	567.88	520.56	473.24	449.57
80	431.83	396.34	360.84	343.10	463.86	425.73	387.59	368.54	569.86	522.54	475.22	451.55	619.15	567.88	514.65	489.01
81	463.38	423.95	386.48	366.77	497.75	455.39	415.15	393.96	611.27	560.00	508.73	483.10	662.54	607.32	552.12	524.51
82	496.91	455.50	414.09	394.37	533.76	489.28	444.79	423.61	656.62	601.41	546.21	520.56	711.84	652.68	593.53	563.95
83	538.31	492.96	447.61	425.92	578.22	529.51	480.81	457.50	709.86	650.71	591.55	561.97	769.02	703.95	640.85	609.30
84	583.67	534.37	485.08	461.41	626.94	574.00	521.04	495.61	769.02	705.91	640.85	609.30	834.08	765.07	694.09	660.57
85	634.94	583.67	530.42	502.82	682.02	626.94	569.75	540.11	838.03	769.02	698.03	664.52	909.02	832.12	757.18	719.72
86	692.12	634.94	577.74	548.17	743.44	682.02	620.58	588.82	914.93	838.03	761.13	723.67	989.87	909.02	826.20	784.79
87	755.21	692.12	629.01	597.46	811.20	743.44	675.66	641.76	995.78	912.96	830.15	788.74	1,080.56	989.87	899.16	855.78
88	822.26	755.21	686.19	652.68	883.24	811.20	737.07	701.08	1,086.49	995.78	905.07	859.73	1,177.19	1,078.60	980.01	932.67
89	897.19	822.26	747.32	709.86	963.72	883.24	802.73	762.49	1,183.10	1,084.51	985.92	936.62	1,283.67	1,175.22	1,068.74	1,015.50
90	978.04	897.19	814.36	774.93	1,050.56	963.72	874.75	832.39	1,289.58	1,183.10	1,074.65	1,021.41	1,398.03	1,281.70	1,165.36	1,106.21
91	1,066.77	978.04	889.30	843.94	1,145.86	1,050.56	955.25	906.53	1,405.92	1,289.58	1,171.27	1,114.09	1,524.23	1,398.03	1,269.86	1,206.77
92	1,161.41	1,064.79	968.18	920.86	1,247.54	1,143.75	1,039.97	989.14	1,532.13	1,405.92	1,277.75	1,214.66	1,662.25	1,522.27	1,384.24	1,315.22
93	1,265.93	1,161.41	1,054.93	1,003.66	1,359.80	1,247.54	1,133.16	1,078.08	1,670.15	1,532.13	1,392.12	1,323.11	1,810.14	1,660.30	1,508.46	1,433.53
94	1,380.29	1,265.93	1,149.58	1,092.40	1,482.64	1,359.80	1,234.82	1,173.40	1,821.98	1,670.15	1,518.32	1,441.42	1,973.82	1,810.14	1,644.51	1,561.70

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.58	27.60	25.63	23.67	31.77	29.66	27.52	25.42	45.35	41.41	39.44	37.46	63.11	57.18	51.27	49.30
25-29	31.55	29.58	27.60	25.63	33.89	31.77	29.66	27.52	49.30	45.35	41.41	39.44	67.04	61.13	55.21	53.25
30-34	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	53.25	49.30	45.35	41.41	70.99	65.06	59.16	57.18
35-39	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	57.18	53.25	47.32	45.35	76.90	70.99	65.06	61.13
40-44	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	61.13	57.18	51.27	49.30	82.82	76.90	69.01	65.06
45	41.41	37.46	33.53	31.55	44.48	40.24	36.01	33.89	63.11	57.18	53.25	49.30	84.78	76.90	70.99	67.04
46	41.41	37.46	33.53	33.53	44.48	40.24	36.01	36.01	63.11	57.18	53.25	49.30	86.76	78.87	70.99	67.04
47	41.41	37.46	35.49	33.53	44.48	40.24	38.13	36.01	63.11	57.18	53.25	49.30	86.76	78.87	72.96	69.01
48	41.41	37.46	35.49	33.53	44.48	40.24	38.13	36.01	63.11	57.18	53.25	49.30	86.76	80.85	72.96	69.01
49	41.41	37.46	35.49	33.53	44.48	40.24	38.13	36.01	63.11	57.18	53.25	49.30	88.73	80.85	72.96	70.99
50	41.41	39.44	35.49	33.53	44.48	42.36	38.13	36.01	63.11	57.18	53.25	49.30	88.73	82.82	74.92	70.99
51	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	65.06	59.16	53.25	51.27	90.71	82.82	74.92	70.99
52	43.39	39.44	37.46	35.49	46.61	42.36	40.24	38.13	67.04	61.13	55.21	53.25	92.68	84.78	76.90	72.96
53	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	92.68	84.78	76.90	72.96
54	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	70.99	65.06	59.16	55.21	94.64	86.76	78.87	74.92
55	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	72.96	67.04	61.13	57.18	96.62	88.73	78.87	74.92
56	51.27	45.35	41.41	39.44	55.08	48.71	44.48	42.36	78.87	70.99	65.06	61.13	100.57	92.68	84.78	80.85
57	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	82.82	76.90	69.01	67.04	106.48	98.59	88.73	84.78
58	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	88.73	82.82	74.92	70.99	112.40	102.54	94.64	88.73
59	61.13	57.18	51.27	49.30	65.66	61.41	55.08	52.95	94.64	86.76	78.87	74.92	118.31	108.45	98.59	92.68
60	65.06	59.16	55.21	51.27	69.88	63.55	59.30	55.08	100.57	92.68	82.82	78.87	124.22	114.36	102.54	98.59
61	70.99	65.06	59.16	55.21	76.25	69.88	63.55	59.30	108.45	98.59	90.71	84.78	132.12	122.26	110.43	104.50
62	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	116.34	106.48	96.62	90.71	141.98	130.14	118.31	112.40
63	80.85	74.92	67.04	63.11	86.84	80.49	72.02	67.78	122.26	112.40	102.54	96.62	149.86	138.03	126.19	118.31
64	86.76	78.87	70.99	69.01	93.19	84.72	76.25	74.13	130.14	120.29	108.45	102.54	159.72	145.91	132.12	126.19
65	90.71	82.82	76.90	72.96	97.44	88.97	82.60	78.37	138.03	126.19	114.36	108.45	167.61	153.80	140.00	134.08
66	102.54	94.64	84.78	80.85	110.14	101.66	91.07	86.84	153.80	141.98	128.17	122.26	185.35	169.58	153.80	145.91
67	114.36	104.50	94.64	90.71	122.85	112.24	101.66	97.44	171.56	155.77	141.98	134.08	201.13	185.35	167.61	159.72
68	126.19	116.34	104.50	100.57	135.55	124.96	112.24	108.02	187.32	171.56	155.77	147.89	218.88	201.13	181.42	173.52
69	138.03	126.19	114.36	108.45	148.27	135.55	122.85	116.49	203.09	187.32	169.58	161.70	234.65	216.90	197.18	187.32
70	149.86	138.03	124.22	118.31	160.97	148.27	133.43	127.08	218.88	201.13	183.37	173.52	252.39	230.71	210.99	199.16
71	173.52	157.75	143.94	136.05	186.38	169.44	154.62	146.15	250.43	228.74	209.02	197.18	283.94	260.29	236.62	224.79
72	195.21	179.44	163.66	155.77	209.68	192.74	175.79	167.32	280.01	256.34	234.65	222.81	315.49	289.87	264.22	250.43
73	218.88	201.13	183.37	173.52	235.10	216.05	196.98	186.38	311.54	285.92	260.29	246.48	349.02	319.44	289.87	276.06
74	242.53	222.81	201.13	191.27	260.51	239.34	216.05	205.46	341.12	313.52	283.94	270.15	380.56	349.02	317.47	301.69
75	266.20	242.53	220.85	210.99	285.93	260.51	237.22	226.64	372.67	341.12	309.59	293.80	412.11	376.62	343.10	325.35
76	301.69	278.03	252.39	240.57	324.06	298.65	271.10	258.41	420.00	386.48	350.98	333.24	461.41	421.97	384.51	364.79
77	345.07	315.49	287.89	274.08	370.65	338.89	309.24	294.40	475.22	435.78	396.34	376.62	516.63	473.24	429.85	408.18
78	386.48	354.93	321.40	305.64	415.15	381.25	345.23	328.29	528.45	483.10	439.71	418.04	567.88	520.56	473.24	449.57
79	425.92	390.42	354.93	337.19	457.50	419.36	381.25	362.18	575.78	526.49	479.15	455.50	613.25	561.97	510.70	485.08
80	459.43	420.00	382.53	362.82	493.50	451.14	410.89	389.72	621.13	569.86	516.63	490.99	662.54	607.32	552.12	524.51
81	490.99	449.57	410.14	388.46	527.39	482.91	440.55	417.26	664.52	609.30	554.09	526.49	709.86	650.71	591.55	561.97
82	528.45	483.10	439.71	418.04	567.63	518.92	472.33	449.04	713.81	654.66	595.50	565.92	763.11	698.03	634.94	603.39
83	569.86	522.54	475.22	451.55	612.11	561.28	510.45	485.03	770.99	707.89	642.82	611.27	824.22	755.21	686.19	652.68
84	619.15	567.88	514.65	489.01	665.07	609.99	552.81	525.27	836.06	767.04	698.03	662.54	893.24	818.31	745.35	707.89
85	674.38	619.15	561.97	534.37	724.38	665.07	603.64	574.00	912.96	836.06	761.13	721.70	974.09	893.24	812.40	770.99
86	735.49	674.38	613.25	581.69	790.03	724.38	658.72	624.83	993.80	911.00	828.17	786.76	1,060.84	972.11	885.35	840.01
87	800.57	733.53	668.45	634.94	859.93	787.91	718.02	682.02	1,084.51	993.80	903.10	857.75	1,157.48	1,060.84	964.23	916.91
88	873.52	800.57	727.61	692.12	938.28	859.93	781.56	743.44	1,181.13	1,082.54	983.95	934.65	1,261.98	1,155.50	1,050.98	997.75
89	952.39	873.52	792.69	753.25	1,023.02	938.28	851.46	809.10	1,287.61	1,181.13	1,072.68	1,019.45	1,374.38	1,260.00	1,145.64	1,088.46
90	1,037.19	950.43	865.63	822.26	1,114.11	1,020.90	929.81	883.24	1,403.96	1,287.61	1,169.29	1,112.11	1,498.60	1,374.38	1,248.17	1,187.05
91	1,131.83	1,037.19	942.53	895.21	1,215.76	1,114.11	1,012.42	961.59	1,530.15	1,401.98	1,275.79	1,210.71	1,632.68	1,496.62	1,360.57	1,293.53
92	1,232.40	1,129.86	1,027.33	976.06	1,323.79	1,213.63	1,103.50	1,048.44	1,668.18	1,528.18	1,390.15	1,321.13	1,780.57	1,632.68	1,482.83	1,409.87
93	1,342.83	1,232.40	1,120.00	1,064.79	1,442.40	1,323.79	1,203.04	1,143.75	1,818.04	1,666.20	1,514.37	1,439.44	1,940.29	1,778.61	1,616.91	1,536.06
94	1,465.07	1,342.83	1,220.57	1,159.44	1,573.71	1,442.40	1,311.07	1,245.40	1,981.70	1,816.07	1,650.44	1,569.59	2,115.78	1,938.31	1,762.82	1,674.09

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.55	29.58	27.60	25.63	33.89	31.77	29.66	27.52	51.27	45.35	41.41	39.44	67.04	61.13	55.21	53.25
25-29	35.49	31.55	29.58	27.60	38.13	33.89	31.77	29.66	53.25	49.30	45.35	43.39	70.99	65.06	59.16	57.18
30-34	37.46	33.53	31.55	29.58	40.24	36.01	33.89	31.77	59.16	53.25	49.30	45.35	76.90	70.99	63.11	61.13
35-39	39.44	37.46	33.53	31.55	42.36	40.24	36.01	33.89	63.11	57.18	51.27	49.30	82.82	74.92	69.01	65.06
40-44	43.39	39.44	35.49	33.53	46.61	42.36	38.13	36.01	67.04	61.13	55.21	53.25	88.73	80.85	72.96	70.99
45	43.39	39.44	37.46	35.49	46.61	42.36	40.24	38.13	69.01	63.11	57.18	53.25	90.71	82.82	74.92	70.99
46	43.39	39.44	37.46	35.49	46.61	42.36	40.24	38.13	69.01	63.11	57.18	55.21	90.71	82.82	76.90	72.96
47	43.39	41.41	37.46	35.49	46.61	44.48	40.24	38.13	69.01	63.11	57.18	55.21	92.68	84.78	76.90	72.96
48	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	92.68	84.78	76.90	72.96
49	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	94.64	86.76	78.87	74.92
50	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	94.64	86.76	78.87	74.92
51	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	70.99	65.06	59.16	57.18	96.62	88.73	80.85	76.90
52	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	72.96	67.04	61.13	57.18	96.62	88.73	80.85	76.90
53	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	74.92	69.01	63.11	59.16	98.59	90.71	80.85	76.90
54	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	76.90	70.99	65.06	61.13	98.59	90.71	82.82	78.87
55	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	78.87	72.96	67.04	63.11	100.57	92.68	82.82	78.87
56	53.25	49.30	43.39	41.41	57.20	52.95	46.61	44.48	84.78	78.87	70.99	67.04	106.48	98.59	88.73	84.78
57	57.18	51.27	47.32	45.35	61.41	55.08	50.83	48.71	90.71	84.78	76.90	72.96	114.36	104.50	94.64	90.71
58	61.13	55.21	49.30	47.32	65.66	59.30	52.95	50.83	98.59	88.73	80.85	76.90	120.29	110.43	100.57	94.64
59	63.11	59.16	53.25	51.27	67.78	63.55	57.20	55.08	104.50	94.64	86.76	82.82	126.19	116.34	106.48	100.57
60	67.04	63.11	57.18	53.25	72.02	67.78	61.41	57.20	110.43	100.57	90.71	86.76	134.08	122.26	110.43	104.50
61	72.96	67.04	61.13	59.16	78.37	72.02	65.66	63.55	116.34	108.45	98.59	92.68	143.94	130.14	118.31	112.40
62	80.85	72.96	67.04	63.11	86.84	78.37	72.02	67.78	124.22	114.36	104.50	98.59	153.80	140.00	128.17	120.29
63	86.76	78.87	70.99	69.01	93.19	84.72	76.25	74.13	132.12	120.29	110.43	104.50	161.70	149.86	136.05	128.17
64	92.68	84.78	76.90	72.96	99.56	91.07	82.60	78.37	140.00	128.17	116.34	110.43	171.56	157.75	143.94	136.05
65	98.59	90.71	82.82	76.90	105.91	97.44	88.97	82.60	147.89	134.08	122.26	116.34	181.42	167.61	151.84	143.94
66	110.43	102.54	92.68	86.76	118.61	110.14	99.56	93.19	165.63	151.84	138.03	130.14	201.13	183.37	167.61	157.75
67	124.22	112.40	102.54	98.59	133.43	120.74	110.14	105.91	183.37	167.61	151.84	143.94	218.88	201.13	181.42	173.52
68	136.05	124.22	112.40	108.45	146.15	133.43	120.74	116.49	201.13	183.37	167.61	159.72	236.62	216.90	197.18	187.32
69	147.89	136.05	124.22	118.31	158.85	146.15	133.43	127.08	218.88	201.13	181.42	173.52	254.36	234.65	212.95	201.13
70	161.70	147.89	134.08	128.17	173.69	158.85	144.02	137.68	236.62	216.90	197.18	187.32	274.08	250.43	228.74	216.90
71	185.35	169.58	155.77	147.89	199.10	182.16	167.32	158.85	270.15	246.48	224.79	212.95	307.61	281.97	256.34	242.53
72	210.99	193.23	175.49	167.61	226.64	207.56	188.51	180.04	301.69	278.03	252.39	238.60	341.12	313.52	283.94	270.15
73	236.62	216.90	197.18	187.32	254.16	232.99	211.80	201.21	335.21	307.61	280.01	266.20	376.62	345.07	313.52	297.75
74	260.29	238.60	216.90	207.04	279.60	256.29	232.99	222.40	368.74	337.19	307.61	291.83	410.14	376.62	341.12	325.35
75	285.92	262.25	238.60	226.76	307.12	281.70	256.29	243.57	402.25	368.74	335.21	317.47	443.66	406.20	370.70	350.98
76	325.35	297.75	272.11	258.31	349.48	319.82	292.28	277.46	453.52	416.06	378.60	358.88	496.91	455.50	414.09	394.37
77	370.70	339.16	309.59	293.80	398.19	364.32	332.54	315.59	512.68	471.27	427.90	406.20	558.02	510.70	463.38	441.69
78	416.06	380.56	347.05	329.30	446.92	408.78	372.79	353.71	569.86	522.54	475.22	451.55	613.25	561.97	510.70	485.08
79	457.47	418.04	380.56	360.84	491.40	449.04	408.78	387.59	621.13	569.86	516.63	490.99	662.54	607.32	552.12	524.51
80	492.96	451.55	412.11	390.42	529.51	485.03	442.67	419.36	670.43	615.22	558.02	530.42	715.77	654.66	595.50	565.92
81	528.45	483.10	439.71	418.04	567.63	518.92	472.33	449.04	717.75	658.59	597.46	567.88	765.07	701.98	636.90	605.36
82	567.88	520.56	473.24	449.57	609.99	559.16	508.33	482.91	770.99	707.89	642.82	611.27	822.26	753.25	684.23	650.71
83	613.25	561.97	510.70	485.08	658.72	603.64	548.58	521.04	832.12	763.11	694.09	658.59	887.33	814.36	739.44	703.95
84	664.52	609.30	554.09	526.49	713.80	654.47	595.17	565.53	903.10	828.17	753.25	715.77	964.23	883.38	802.55	763.11
85	725.63	664.52	603.39	573.81	779.43	713.80	648.13	616.36	985.92	903.10	820.29	780.85	1,050.98	962.25	875.49	832.12
86	790.71	723.67	658.59	625.08	849.34	777.33	707.43	671.44	1,074.65	983.95	895.21	849.87	1,145.64	1,049.03	954.37	907.05
87	861.70	788.74	717.75	682.26	925.60	847.23	770.96	732.85	1,171.27	1,072.68	976.06	926.76	1,248.17	1,143.67	1,039.17	987.90
88	938.60	861.70	782.83	743.39	1,008.20	925.60	840.88	798.52	1,275.79	1,169.29	1,062.82	1,009.59	1,360.57	1,246.21	1,133.81	1,076.63
89	1,023.38	938.60	853.80	810.43	1,099.27	1,008.20	917.11	870.52	1,390.15	1,275.79	1,159.44	1,100.28	1,482.83	1,358.59	1,236.35	1,173.24
90	1,116.06	1,023.38	928.74	883.38	1,198.83	1,099.27	997.61	948.88	1,516.34	1,390.15	1,263.95	1,200.85	1,614.93	1,480.86	1,346.76	1,279.72
91	1,216.63	1,114.09	1,013.52	962.25	1,306.85	1,196.69	1,088.68	1,033.60	1,652.40	1,514.37	1,376.34	1,307.32	1,760.85	1,614.93	1,467.05	1,394.10
92	1,325.08	1,214.66	1,104.23	1,049.03	1,423.34	1,304.72	1,186.11	1,126.81	1,800.28	1,650.44	1,500.57	1,425.63	1,920.57	1,758.89	1,599.17	1,520.29
93	1,445.35	1,325.08	1,204.80	1,143.67	1,552.52	1,423.34	1,294.13	1,228.47	1,963.96	1,800.28	1,636.63	1,553.80	2,092.13	1,918.59	1,743.10	1,656.35
94	1,575.50	1,443.39	1,313.25	1,246.21	1,692.32	1,550.42	1,410.62	1,338.62	2,139.45	1,961.98	1,782.54	1,693.81	2,281.43	2,090.15	1,900.85	1,806.21

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	35.49	33.53	29.58	27.60	38.13	36.01	31.77	29.66	55.21	51.27	47.32	43.39	72.96	67.04	61.13	59.16
25-29	39.44	35.49	31.55	29.58	42.36	38.13	33.89	31.77	59.16	55.21	49.30	47.32	78.87	72.96	65.06	63.11
30-34	41.41	37.46	33.53	33.53	44.48	40.24	36.01	36.01	65.06	59.16	53.25	51.27	84.78	78.87	70.99	67.04
35-39	45.35	41.41	37.46	35.49	48.71	44.48	40.24	38.13	69.01	63.11	57.18	55.21	90.71	84.78	76.90	72.96
40-44	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	74.92	69.01	63.11	59.16	98.59	90.71	82.82	78.87
45	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	69.01	63.11	61.13	100.57	92.68	82.82	78.87
46	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	69.01	63.11	61.13	100.57	92.68	84.78	80.85
47	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	69.01	63.11	61.13	102.54	94.64	84.78	80.85
48	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	69.01	63.11	61.13	102.54	94.64	86.76	80.85
49	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	70.99	63.11	61.13	104.50	94.64	86.76	82.82
50	49.30	45.35	41.41	39.44	52.95	48.71	44.48	42.36	76.90	70.99	63.11	61.13	104.50	96.62	86.76	82.82
51	51.27	47.32	41.41	39.44	55.08	50.83	44.48	42.36	78.87	72.96	65.06	63.11	106.48	96.62	88.73	84.78
52	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	80.85	74.92	67.04	65.06	108.45	98.59	88.73	84.78
53	53.25	47.32	43.39	41.41	57.20	50.83	46.61	44.48	82.82	76.90	69.01	67.04	108.45	100.57	90.71	86.76
54	53.25	49.30	45.35	41.41	57.20	52.95	48.71	44.48	86.76	78.87	70.99	67.04	110.43	100.57	92.68	86.76
55	55.21	49.30	45.35	43.39	59.30	52.95	48.71	46.61	88.73	80.85	72.96	69.01	112.40	102.54	92.68	88.73
56	59.16	53.25	49.30	47.32	63.55	57.20	52.95	50.83	94.64	86.76	78.87	74.92	118.31	108.45	98.59	94.64
57	63.11	57.18	53.25	49.30	67.78	61.41	57.20	52.95	102.54	92.68	84.78	80.85	126.19	116.34	104.50	100.57
58	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	108.45	98.59	90.71	86.76	134.08	122.26	110.43	106.48
59	70.99	65.06	59.16	57.18	76.25	69.88	63.55	61.41	114.36	106.48	96.62	90.71	140.00	128.17	116.34	110.43
60	74.92	69.01	63.11	59.16	80.49	74.13	67.78	63.55	122.26	112.40	100.57	96.62	147.89	136.05	124.22	116.34
61	82.82	74.92	69.01	65.06	88.97	80.49	74.13	69.88	130.14	120.29	108.45	102.54	159.72	145.91	132.12	126.19
62	88.73	80.85	72.96	70.99	95.31	86.84	78.37	76.25	138.03	126.19	116.34	110.43	169.58	155.77	141.98	134.08
63	94.64	86.76	78.87	74.92	101.66	93.19	84.72	80.49	145.91	134.08	122.26	116.34	181.42	165.63	149.86	143.94
64	102.54	94.64	84.78	80.85	110.14	101.66	91.07	86.84	155.77	141.98	130.14	122.26	191.27	175.49	159.72	151.84
65	108.45	100.57	90.71	86.76	116.49	108.02	97.44	93.19	163.66	149.86	136.05	130.14	203.09	185.35	169.58	159.72
66	122.26	112.40	102.54	96.62	131.33	120.74	110.14	103.77	183.37	167.61	151.84	145.91	222.81	203.09	185.35	175.49
67	136.05	126.19	114.36	108.45	146.15	135.55	122.85	116.49	203.09	185.35	169.58	159.72	242.53	222.81	203.09	191.27
68	151.84	138.03	126.19	120.29	163.10	148.27	135.55	129.21	222.81	203.09	185.35	175.49	262.25	240.57	218.88	209.02
69	165.63	151.84	138.03	130.14	177.91	163.10	148.27	139.80	242.53	222.81	201.13	191.27	283.94	260.29	236.62	224.79
70	179.44	163.66	149.86	141.98	192.74	175.79	160.97	152.50	262.25	240.57	218.88	207.04	303.66	278.03	252.39	240.57
71	207.04	189.30	171.56	163.66	222.40	203.33	184.28	175.79	299.73	274.08	248.46	236.62	341.12	313.52	283.94	270.15
72	234.65	214.93	195.21	185.35	252.04	230.87	209.68	199.10	335.21	307.61	280.01	266.20	378.60	347.05	315.49	299.73
73	262.25	240.57	218.88	207.04	281.70	258.41	235.10	222.40	372.67	341.12	309.59	295.78	418.04	382.53	347.05	331.26
74	289.87	264.22	240.57	228.74	311.35	283.82	258.41	245.69	410.14	374.65	341.12	323.38	455.50	418.04	378.60	360.84
75	317.47	289.87	264.22	250.43	341.01	311.35	283.82	269.00	445.64	408.18	372.67	352.96	492.96	451.55	410.14	390.42
76	360.84	331.26	301.69	285.92	387.59	355.83	324.06	307.12	504.79	461.41	420.00	398.32	552.12	506.77	459.43	437.75
77	412.11	376.62	343.10	325.35	442.67	404.56	368.54	349.48	569.86	522.54	475.22	451.55	619.15	567.88	514.65	489.01
78	461.41	421.97	384.51	364.79	495.61	453.25	413.03	391.84	632.96	579.72	526.49	500.84	680.28	623.10	567.88	538.31
79	506.77	465.36	421.97	402.25	544.34	499.86	453.25	432.08	690.14	630.99	573.81	546.21	735.49	674.38	613.25	581.69
80	548.17	502.82	455.50	433.80	588.82	540.11	489.28	465.97	745.35	682.26	621.13	589.58	792.69	727.61	660.57	629.01
81	585.64	536.35	489.01	463.38	629.06	576.12	525.27	497.75	796.62	729.58	664.52	630.99	849.87	778.88	707.89	672.40
82	629.01	577.74	524.51	498.87	675.66	620.58	563.41	535.86	855.78	784.79	713.81	678.31	912.96	836.06	761.13	723.67
83	680.28	623.10	565.92	538.31	730.73	669.30	607.89	578.22	924.79	847.89	770.99	731.56	985.92	903.10	822.26	780.85
84	737.47	676.33	615.22	583.67	792.15	726.48	660.84	626.94	1,003.66	918.88	836.06	794.65	1,068.74	980.01	891.28	845.92
85	804.50	737.47	670.43	636.90	864.17	792.15	720.13	684.12	1,094.37	1,001.69	911.00	865.63	1,165.36	1,068.74	972.11	922.81
86	877.47	804.50	731.56	694.09	942.53	864.17	785.80	745.55	1,192.96	1,092.40	993.80	944.51	1,271.84	1,165.36	1,058.88	1,005.64
87	956.34	875.49	796.62	757.18	1,027.25	940.42	855.70	813.32	1,299.44	1,190.99	1,082.54	1,029.31	1,386.20	1,269.86	1,153.53	1,096.35
88	1,041.13	954.37	867.61	824.22	1,118.32	1,025.14	931.95	885.34	1,415.77	1,297.46	1,181.13	1,121.97	1,510.43	1,384.24	1,258.03	1,194.94
89	1,135.78	1,041.13	946.48	899.16	1,220.00	1,118.32	1,016.67	965.84	1,543.94	1,415.77	1,285.65	1,222.54	1,646.49	1,508.46	1,372.40	1,303.39
90	1,238.31	1,133.81	1,031.27	980.01	1,330.12	1,217.88	1,107.74	1,052.68	1,681.97	1,541.99	1,401.98	1,332.97	1,794.37	1,644.51	1,494.65	1,419.72
91	1,348.74	1,236.35	1,123.95	1,068.74	1,448.75	1,328.02	1,207.29	1,148.00	1,833.81	1,681.97	1,528.18	1,451.28	1,956.07	1,792.40	1,628.74	1,547.89
92	1,471.00	1,348.74	1,226.49	1,163.39	1,580.06	1,448.75	1,317.44	1,249.65	1,999.44	1,831.84	1,666.20	1,583.38	2,131.56	1,954.10	1,776.63	1,687.90
93	1,603.10	1,469.02	1,334.94	1,269.86	1,721.96	1,577.95	1,433.93	1,364.03	2,178.88	1,997.47	1,816.07	1,725.36	2,322.82	2,129.59	1,936.35	1,839.72
94	1,747.05	1,601.14	1,455.21	1,384.24	1,876.60	1,719.86	1,563.11	1,486.87	2,376.07	2,176.91	1,979.72	1,881.13	2,531.84	2,320.86	2,109.87	2,005.37

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				1% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.46	35.49	31.55	29.58	40.24	38.13	33.89	31.77	59.16	55.21	49.30	47.32	78.87	72.96	65.06	63.11
25-29	41.41	37.46	33.53	33.53	44.48	40.24	36.01	36.01	65.06	59.16	53.25	51.27	84.78	76.90	70.99	67.04
30-34	43.39	41.41	37.46	35.49	46.61	44.48	40.24	38.13	69.01	63.11	57.18	55.21	90.71	82.82	76.90	72.96
35-39	47.32	43.39	39.44	37.46	50.83	46.61	42.36	40.24	74.92	69.01	61.13	59.16	98.59	90.71	80.85	76.90
40-44	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	80.85	72.96	67.04	63.11	104.50	96.62	88.73	82.82
45	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	80.85	74.92	67.04	65.06	106.48	98.59	88.73	84.78
46	51.27	47.32	43.39	41.41	55.08	50.83	46.61	44.48	80.85	74.92	67.04	65.06	108.45	98.59	90.71	86.76
47	53.25	47.32	43.39	41.41	57.20	50.83	46.61	44.48	80.85	74.92	67.04	65.06	110.43	100.57	90.71	86.76
48	53.25	47.32	43.39	41.41	57.20	50.83	46.61	44.48	80.85	74.92	67.04	65.06	110.43	100.57	92.68	86.76
49	53.25	49.30	43.39	41.41	57.20	52.95	46.61	44.48	80.85	74.92	67.04	65.06	112.40	102.54	92.68	88.73
50	53.25	49.30	43.39	41.41	57.20	52.95	46.61	44.48	80.85	74.92	69.01	65.06	112.40	102.54	94.64	88.73
51	53.25	49.30	45.35	43.39	57.20	52.95	48.71	46.61	84.78	76.90	70.99	67.04	114.36	104.50	94.64	90.71
52	55.21	51.27	45.35	43.39	59.30	55.08	48.71	46.61	86.76	78.87	72.96	69.01	114.36	106.48	96.62	90.71
53	55.21	51.27	47.32	45.35	59.30	55.08	50.83	48.71	88.73	82.82	74.92	70.99	116.34	106.48	96.62	92.68
54	57.18	53.25	47.32	45.35	61.41	57.20	50.83	48.71	92.68	84.78	76.90	72.96	118.31	108.45	98.59	92.68
55	59.16	53.25	49.30	45.35	63.55	57.20	52.95	48.71	94.64	86.76	78.87	74.92	118.31	108.45	98.59	94.64
56	63.11	57.18	51.27	49.30	67.78	61.41	55.08	52.95	100.57	92.68	84.78	80.85	126.19	116.34	106.48	100.57
57	67.04	61.13	55.21	53.25	72.02	65.66	59.30	57.20	108.45	100.57	90.71	86.76	134.08	124.22	112.40	106.48
58	70.99	65.06	59.16	57.18	76.25	69.88	63.55	61.41	116.34	106.48	96.62	92.68	141.98	130.14	118.31	112.40
59	76.90	69.01	63.11	61.13	82.60	74.13	67.78	65.66	122.26	112.40	102.54	96.62	149.86	138.03	126.19	118.31
60	80.85	72.96	67.04	63.11	86.84	78.37	72.02	67.78	130.14	120.29	108.45	102.54	157.75	145.91	132.12	126.19
61	86.76	80.85	72.96	69.01	93.19	86.84	78.37	74.13	140.00	128.17	116.34	110.43	169.58	155.77	141.98	134.08
62	94.64	86.76	78.87	74.92	101.66	93.19	84.72	80.49	147.89	136.05	124.22	116.34	181.42	165.63	151.84	143.94
63	102.54	92.68	84.78	80.85	110.14	99.56	91.07	86.84	157.75	143.94	130.14	124.22	193.23	177.47	161.70	153.80
64	108.45	100.57	90.71	86.76	116.49	108.02	97.44	93.19	165.63	151.84	138.03	132.12	205.07	187.32	171.56	161.70
65	116.34	106.48	96.62	92.68	124.96	114.38	103.77	99.56	175.49	159.72	145.91	138.03	216.90	199.16	179.44	171.56
66	132.12	120.29	110.43	104.50	141.92	129.21	118.61	112.24	195.21	179.44	163.66	155.77	238.60	218.88	199.16	189.30
67	145.91	134.08	122.26	116.34	156.74	144.02	131.33	124.96	216.90	199.16	181.42	171.56	260.29	238.60	216.90	205.07
68	161.70	147.89	134.08	128.17	173.69	158.85	144.02	137.68	238.60	218.88	199.16	189.30	281.97	258.31	234.65	222.81
69	177.47	161.70	147.89	140.00	190.63	173.69	158.85	150.38	258.31	238.60	216.90	205.07	303.66	278.03	252.39	240.57
70	191.27	175.49	159.72	151.84	205.46	188.51	171.57	163.10	280.01	256.34	232.67	222.81	325.35	297.75	270.15	256.34
71	220.85	203.09	183.37	175.49	237.22	218.15	196.98	188.51	319.44	293.80	266.20	252.39	364.79	335.21	303.66	289.87
72	250.43	228.74	209.02	199.16	269.00	245.69	224.52	213.93	358.88	329.30	299.73	283.94	406.20	372.67	339.16	321.40
73	280.01	256.34	232.67	220.85	300.77	275.35	249.92	237.22	398.32	364.79	331.26	315.49	445.64	410.14	372.67	352.96
74	309.59	283.94	258.31	244.51	332.54	305.00	277.46	262.63	437.75	402.25	364.79	347.05	487.05	445.64	406.20	386.48
75	339.16	311.54	281.97	268.17	364.32	334.64	302.87	288.07	477.19	437.75	398.32	378.60	528.45	483.10	439.71	418.04
76	386.48	354.93	321.40	305.64	415.15	381.25	345.23	328.29	540.28	494.94	449.57	427.90	591.55	542.26	492.96	467.33
77	439.71	404.23	366.77	349.02	472.33	434.20	393.96	374.90	609.30	558.02	508.73	483.10	662.54	607.32	552.12	524.51
78	492.96	451.55	410.14	390.42	529.51	485.03	440.55	419.36	676.33	621.13	563.95	536.35	727.61	666.48	607.32	575.78
79	542.26	496.91	451.55	429.85	582.47	533.76	485.03	461.72	737.47	676.33	615.22	583.67	786.76	721.70	654.66	623.10
80	585.64	536.35	489.01	463.38	629.06	576.12	525.27	497.75	796.62	729.58	664.52	630.99	849.87	778.88	707.89	672.40
81	627.04	573.81	522.54	496.91	673.54	616.36	561.28	533.76	851.84	780.85	709.86	674.38	909.02	832.12	757.18	719.72
82	674.38	617.18	561.97	534.37	724.38	662.94	603.64	574.00	916.91	840.01	763.11	725.63	976.06	895.21	814.36	772.97
83	727.61	666.48	607.32	575.78	781.56	715.90	652.35	618.48	989.87	907.05	824.22	782.83	1,054.93	966.20	879.44	836.06
84	790.71	723.67	658.59	625.08	849.34	777.33	707.43	671.44	1,074.65	983.95	895.21	849.87	1,145.64	1,049.03	954.37	907.05
85	861.70	788.74	717.75	682.26	925.60	847.23	770.96	732.85	1,171.27	1,072.68	976.06	926.76	1,248.17	1,143.67	1,039.17	987.90
86	938.60	859.73	782.83	743.39	1,008.20	923.48	840.88	798.52	1,275.79	1,169.29	1,062.82	1,009.59	1,360.57	1,246.21	1,133.81	1,076.63
87	1,023.38	936.62	851.84	810.43	1,099.27	1,006.08	915.01	870.52	1,390.15	1,273.81	1,159.44	1,100.28	1,482.83	1,358.59	1,234.38	1,173.24
88	1,114.09	1,021.41	928.74	883.38	1,196.69	1,097.15	997.61	948.88	1,516.34	1,390.15	1,263.95	1,200.85	1,614.93	1,480.86	1,346.76	1,279.72
89	1,214.66	1,114.09	1,013.52	962.25	1,304.72	1,196.69	1,088.68	1,033.60	1,652.40	1,514.37	1,376.34	1,307.32	1,760.85	1,614.93	1,467.05	1,394.10
90	1,325.08	1,214.66	1,104.23	1,049.03	1,423.34	1,304.72	1,186.11	1,126.81	1,800.28	1,650.44	1,500.57	1,425.63	1,920.57	1,758.89	1,599.17	1,520.29
91	1,443.39	1,323.11	1,202.82	1,143.67	1,550.42	1,421.21	1,292.01	1,228.47	1,961.98	1,800.28	1,636.63	1,553.80	2,092.13	1,918.59	1,743.10	1,656.35
92	1,573.52	1,443.39	1,311.27	1,246.21	1,690.21	1,550.42	1,408.51	1,338.62	2,139.45	1,961.98	1,782.54	1,693.81	2,281.43	2,090.15	1,900.85	1,806.21
93	1,715.50	1,571.56	1,429.58	1,358.59	1,842.71	1,688.09	1,535.59	1,459.34	2,332.68	2,137.47	1,944.24	1,845.65	2,486.49	2,279.45	2,072.41	1,967.89
94	1,869.30	1,713.53	1,557.75	1,480.86	2,007.91	1,840.59	1,673.27	1,590.67	2,541.70	2,330.72	2,117.75	2,013.25	2,709.31	2,484.52	2,257.76	2,145.36

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	125.88	116.89	107.90	98.91	197.82	179.84	161.86	152.85	269.75	242.77	224.79	215.80
25-29	124.52	116.22	107.91	99.62	199.24	182.63	166.03	157.73	265.65	240.74	224.14	207.53
30-34	123.67	115.94	108.21	100.49	200.98	177.78	162.33	154.59	262.80	247.35	224.15	208.70
35-39	128.83	114.52	107.36	100.20	193.27	178.95	164.64	157.48	264.84	243.37	221.90	207.58
40-44	125.14	111.96	105.37	98.78	197.58	177.81	164.65	151.47	263.43	243.68	217.33	210.76
45	118.39	112.16	99.70	93.47	186.93	174.46	155.77	149.55	255.47	230.55	211.86	199.40
46	122.26	110.03	97.80	91.69	183.37	171.16	152.82	146.70	250.62	232.28	207.83	201.72
47	120.29	108.26	96.22	96.22	180.42	168.40	150.35	144.33	252.59	228.53	210.49	198.46
48	118.31	106.48	100.57	94.64	183.37	165.63	147.89	141.98	248.46	230.71	207.04	195.21
49	115.55	109.78	98.21	92.45	179.11	161.78	150.21	138.66	248.44	225.32	207.99	196.44
50	118.85	107.52	96.21	90.55	175.43	158.46	147.15	135.82	243.35	226.37	203.73	192.41
51	116.78	105.65	94.53	88.97	172.38	161.25	144.57	139.01	244.66	222.42	205.75	194.62
52	114.28	103.41	97.96	92.52	174.15	157.83	141.50	136.05	244.90	223.13	201.37	195.92
53	111.39	106.08	95.48	90.17	169.74	153.83	143.21	132.61	244.00	222.78	201.56	190.96
54	114.52	104.11	93.69	88.50	171.79	156.17	140.56	135.34	244.66	223.84	203.01	192.60
55	111.93	101.75	91.58	86.49	167.88	152.63	137.37	132.28	244.19	223.84	203.49	193.31
56	119.73	109.75	99.78	94.78	179.60	164.64	149.66	139.69	244.44	224.49	204.55	194.56
57	125.61	111.11	101.45	96.62	188.42	173.91	154.59	149.77	246.39	227.06	207.74	198.07
58	126.18	116.83	107.49	102.81	196.28	177.58	163.56	154.22	247.68	228.99	205.62	196.28
59	130.38	121.39	107.90	103.41	202.30	184.32	166.34	157.35	247.27	224.79	206.81	193.31
60	134.47	121.47	112.80	108.45	208.23	190.88	173.52	164.84	247.27	225.58	203.88	195.21
61	144.14	131.42	118.71	114.47	216.21	199.25	182.30	173.82	258.61	237.41	216.21	203.49
62	152.49	140.11	127.76	119.51	226.67	206.06	189.57	177.21	267.87	247.27	226.67	214.30
63	160.12	148.11	132.09	128.09	236.16	216.16	196.14	184.13	280.20	256.18	232.17	220.16
64	168.73	153.04	141.27	133.42	243.29	223.66	204.04	192.27	290.37	266.83	243.29	231.52
65	175.06	159.83	144.62	137.00	251.17	228.34	209.32	197.90	300.64	274.00	251.17	235.96
66	188.05	173.31	158.55	151.17	269.17	247.05	224.93	213.87	317.11	291.30	265.49	250.75
67	203.44	185.59	167.75	160.61	285.52	264.11	239.12	228.42	331.93	303.36	278.38	264.11
68	215.16	197.82	180.47	170.06	305.40	277.64	253.34	239.46	350.51	319.29	291.51	277.64
69	227.95	207.83	187.72	181.02	318.45	291.64	264.82	251.41	362.03	331.86	301.69	284.94
70	236.07	216.67	197.26	187.56	329.86	303.98	274.87	261.93	371.88	342.78	310.45	294.28
71	263.35	241.41	219.46	206.93	363.68	332.34	304.12	288.44	407.58	373.09	341.74	322.92
72	285.44	264.19	239.89	227.74	394.76	361.36	327.96	312.78	440.31	403.88	367.43	349.21
73	306.43	280.17	256.81	242.21	417.33	385.22	350.19	332.68	466.94	428.99	391.05	370.62
74	327.09	298.89	270.70	259.42	442.70	406.04	369.39	349.65	493.45	453.98	411.68	391.93
75	340.38	313.36	283.64	270.15	461.94	424.12	383.61	364.70	513.26	470.05	429.52	407.91
76	374.55	343.56	312.56	297.06	498.54	457.20	415.89	395.22	547.61	503.70	457.20	433.96
77	404.23	369.72	337.68	320.42	527.47	485.57	441.20	419.02	576.76	529.93	480.64	458.45
78	433.01	395.16	359.67	343.10	558.42	513.47	466.15	442.48	605.76	556.07	506.37	480.34
79	454.08	415.86	377.65	359.67	579.95	532.74	483.29	458.56	627.17	573.21	521.51	494.54
80	468.50	430.17	391.84	370.54	596.29	547.30	496.20	472.77	641.01	587.76	532.40	506.85
81	483.97	442.95	401.94	383.48	615.22	563.95	512.68	486.02	660.33	604.97	549.59	522.93
82	518.82	475.77	432.70	412.19	660.33	604.97	549.59	522.93	709.55	650.08	590.60	561.90
83	561.90	514.73	467.57	445.01	713.65	654.18	594.71	563.95	764.91	701.35	637.77	607.00
84	609.06	557.79	506.53	481.92	773.13	709.55	643.93	613.17	830.54	760.82	693.15	658.28
85	664.44	609.06	553.70	524.99	842.85	773.13	703.40	668.53	906.41	830.54	754.66	717.75
86	723.91	662.38	602.91	572.15	918.72	842.85	766.96	728.00	986.39	904.36	822.34	781.33
87	789.53	723.91	656.22	623.42	1,002.79	918.72	834.64	793.63	1,076.63	986.39	896.16	851.05
88	859.25	787.47	715.69	680.84	1,093.03	1,000.74	910.52	865.40	1,173.01	1,074.57	978.19	928.98
89	937.18	859.25	781.33	742.36	1,191.46	1,090.97	992.54	943.32	1,277.59	1,170.95	1,064.32	1,010.99
90	1,021.25	937.18	851.05	807.98	1,298.10	1,189.41	1,080.72	1,027.41	1,392.44	1,277.59	1,160.70	1,103.28
91	1,113.54	1,021.25	926.92	881.81	1,414.98	1,296.06	1,179.15	1,119.68	1,519.58	1,392.44	1,265.30	1,201.72
92	1,214.02	1,111.48	1,010.99	959.74	1,542.14	1,412.95	1,283.75	1,220.17	1,654.92	1,517.53	1,380.13	1,310.40
93	1,322.71	1,211.97	1,101.23	1,047.92	1,679.54	1,540.09	1,400.64	1,330.91	1,804.63	1,654.92	1,503.18	1,429.35
94	1,441.66	1,320.66	1,201.72	1,142.25	1,831.28	1,679.54	1,525.73	1,449.86	1,966.64	1,802.57	1,638.52	1,556.49

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	170.85	152.85	143.86	134.87	251.76	233.78	215.80	197.82	341.68	314.70	278.74	269.75
25-29	166.03	157.73	141.13	132.83	249.04	232.43	207.53	199.24	340.36	307.15	282.25	265.65
30-34	170.06	154.59	139.13	131.41	255.08	231.88	208.70	200.98	340.11	309.19	278.27	270.54
35-39	171.79	157.48	143.15	135.99	250.52	229.05	207.58	200.42	336.41	307.78	279.15	264.84
40-44	164.65	151.47	138.30	131.72	250.27	230.51	210.76	197.58	329.30	302.95	276.61	263.43
45	162.01	149.55	130.86	124.61	243.00	218.09	199.40	193.16	324.01	292.85	267.94	255.47
46	158.93	146.70	134.47	128.36	238.39	213.95	195.60	189.49	317.86	293.41	268.96	250.62
47	156.37	144.33	132.31	126.29	234.55	216.51	192.44	186.44	318.75	294.69	264.62	252.59
48	153.80	141.98	130.14	124.22	230.71	212.95	189.30	183.37	319.44	289.87	266.20	254.36
49	155.99	138.66	127.11	121.33	225.32	207.99	190.66	179.11	317.77	288.87	265.77	248.44
50	152.80	141.47	124.50	118.85	220.71	203.73	186.76	175.43	316.92	288.62	260.32	249.01
51	150.13	139.01	127.90	122.34	222.42	205.75	183.50	177.94	316.95	289.16	261.35	250.22
52	152.39	136.05	125.17	119.73	223.13	206.81	185.03	174.15	315.65	288.44	261.24	250.35
53	148.52	137.92	127.30	116.70	222.78	206.87	185.65	175.03	307.64	286.42	259.91	244.00
54	150.97	135.34	124.93	119.73	223.84	203.01	187.40	176.99	307.14	281.10	260.29	244.66
55	147.54	137.37	122.10	117.01	223.84	203.49	188.23	178.05	305.24	279.80	254.36	244.19
56	154.65	144.68	129.70	124.73	234.47	214.52	194.56	184.59	314.29	289.35	264.40	249.43
57	159.42	144.93	130.44	125.61	246.39	222.23	202.90	193.23	318.84	294.69	265.71	251.22
58	163.56	149.55	135.53	130.86	252.36	228.99	210.30	200.94	322.46	294.42	271.05	257.03
59	166.34	152.85	134.87	130.38	256.26	233.78	215.80	202.30	323.69	296.72	269.75	256.26
60	164.84	151.84	138.82	130.14	260.29	238.60	216.90	208.23	325.35	299.33	268.96	255.94
61	178.05	165.33	148.38	139.91	279.80	254.36	233.18	220.46	339.16	309.47	284.04	267.08
62	189.57	173.09	156.61	148.36	292.60	267.87	243.15	230.79	350.30	321.45	292.60	276.12
63	196.14	180.12	164.11	156.10	304.21	276.20	252.18	240.18	360.26	332.24	300.22	288.21
64	207.98	192.27	172.65	164.81	317.85	290.37	262.91	251.14	376.70	345.31	313.91	298.23
65	216.92	197.90	178.87	171.26	327.28	300.64	274.00	258.79	384.37	350.11	319.68	304.45
66	235.99	213.87	195.43	184.37	350.30	320.80	294.99	280.24	405.60	372.42	339.24	320.80
67	253.40	231.99	210.57	199.87	374.74	342.62	310.50	296.23	428.29	392.60	356.91	339.05
68	270.70	246.40	225.58	211.70	395.63	364.40	329.70	315.81	451.15	412.98	378.28	357.46
69	281.57	258.11	234.65	224.60	415.67	382.14	345.26	328.51	469.29	429.06	392.20	372.09
70	294.28	271.63	245.77	232.83	430.09	394.53	358.96	342.78	485.08	443.03	404.23	384.82
71	332.34	304.12	275.90	263.35	473.42	435.80	395.03	376.23	532.98	489.09	442.07	420.12
72	364.40	334.03	303.66	288.48	513.18	470.68	428.16	406.91	573.92	528.37	479.78	455.50
73	391.05	358.96	326.85	309.35	545.73	501.95	455.26	431.91	609.93	560.32	507.78	484.44
74	420.14	383.48	349.65	332.73	578.04	530.11	482.17	459.62	645.71	592.14	538.57	510.37
75	440.33	405.21	367.40	348.48	602.42	553.79	502.47	478.16	672.65	615.93	559.19	532.18
76	480.46	441.70	400.39	382.30	650.94	596.70	542.45	516.63	720.69	661.28	599.28	570.87
77	517.61	473.24	431.34	409.16	692.61	635.92	579.23	549.65	761.62	697.54	633.45	603.88
78	551.33	506.37	459.04	437.75	733.53	674.38	612.85	582.09	802.15	735.89	669.64	634.15
79	577.71	528.26	481.05	456.32	762.03	699.10	636.16	604.68	829.47	759.79	692.36	656.38
80	596.29	547.30	496.20	472.77	783.70	719.80	653.79	621.84	849.71	779.43	709.15	672.95
81	615.22	563.95	512.68	486.02	807.98	740.31	674.69	639.82	875.65	803.87	730.05	693.15
82	660.33	604.97	549.59	522.93	869.51	797.73	723.91	689.04	941.29	863.34	785.42	746.46
83	713.65	654.18	594.71	563.95	939.23	861.31	781.33	742.36	1,017.16	933.07	846.94	805.93
84	773.13	709.55	643.93	613.17	1,019.21	933.07	849.00	805.93	1,103.28	1,010.99	920.78	873.60
85	842.85	773.13	703.40	668.53	1,109.43	1,017.16	924.87	879.76	1,203.77	1,103.28	1,002.79	951.52
86	918.72	842.85	766.96	728.00	1,209.92	1,109.43	1,008.96	957.69	1,312.46	1,201.72	1,093.03	1,037.67
87	1,002.79	918.72	834.64	793.63	1,318.60	1,209.92	1,099.19	1,043.81	1,429.35	1,310.40	1,191.46	1,131.99
88	1,093.03	1,000.74	910.52	865.40	1,437.55	1,318.60	1,197.62	1,138.15	1,558.54	1,429.35	1,298.10	1,234.53
89	1,191.46	1,090.97	992.54	943.32	1,566.74	1,435.49	1,306.31	1,240.68	1,697.99	1,556.49	1,414.98	1,345.28
90	1,298.10	1,189.41	1,080.72	1,027.41	1,708.25	1,566.74	1,423.20	1,351.42	1,851.79	1,697.99	1,542.14	1,466.26
91	1,414.98	1,296.06	1,179.15	1,119.68	1,862.05	1,706.19	1,552.40	1,474.46	2,017.90	1,849.74	1,681.58	1,597.51
92	1,542.14	1,412.95	1,283.75	1,220.17	2,030.21	1,859.99	1,691.83	1,605.71	2,200.42	2,015.86	1,833.34	1,741.05
93	1,679.54	1,540.09	1,400.64	1,330.91	2,212.73	2,028.15	1,843.59	1,751.30	2,397.29	2,198.36	1,997.39	1,898.95
94	1,831.28	1,679.54	1,525.73	1,449.86	2,411.63	2,210.67	2,009.70	1,909.21	2,612.61	2,395.23	2,177.86	2,069.17

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	179.84	170.85	152.85	143.86	278.74	260.76	233.78	224.79	377.65	350.67	314.70	305.71
25-29	182.63	166.03	149.42	141.13	282.25	257.35	232.43	224.14	381.87	348.66	315.46	298.86
30-34	185.51	170.06	154.59	146.86	278.27	255.08	231.88	224.15	378.76	347.84	316.92	301.45
35-39	178.95	164.64	150.32	143.15	279.15	257.68	236.21	221.90	379.36	343.57	314.94	300.63
40-44	177.81	164.65	151.47	144.89	276.61	256.84	230.51	217.33	375.39	342.47	309.54	296.36
45	174.46	162.01	143.31	137.08	267.94	243.00	224.31	211.86	361.39	330.25	299.09	286.63
46	171.16	158.93	140.59	134.47	262.85	244.51	220.06	207.83	360.65	330.09	299.52	287.29
47	168.40	156.37	144.33	132.31	264.62	240.57	222.53	210.49	360.84	330.77	300.71	288.68
48	165.63	153.80	141.98	136.05	260.29	242.53	218.88	207.04	360.84	331.26	301.69	289.87
49	167.54	150.21	138.66	132.88	259.99	236.87	213.77	202.21	363.98	329.32	300.44	288.87
50	164.11	147.15	135.82	130.16	254.66	237.68	215.05	203.73	362.18	333.89	299.93	288.62
51	166.82	150.13	139.01	127.90	255.79	233.54	211.31	205.75	361.44	328.07	300.28	283.59
52	163.26	152.39	136.05	130.62	255.79	234.01	212.24	201.37	353.75	326.54	293.88	282.99
53	164.43	153.83	137.92	132.61	254.60	233.38	212.16	201.56	350.08	323.55	291.73	275.82
54	166.58	150.97	140.56	130.14	255.08	234.25	213.43	197.82	348.79	317.55	291.51	275.90
55	167.88	152.63	137.37	132.28	249.28	228.93	208.58	198.40	345.94	315.42	284.89	274.71
56	174.61	159.64	144.68	139.69	264.40	244.44	224.49	209.52	354.20	324.26	294.34	279.38
57	178.75	164.26	149.77	144.93	275.36	256.04	231.88	217.39	357.49	328.51	299.52	285.03
58	186.93	168.24	154.22	144.87	285.06	261.70	238.34	228.99	364.52	331.80	303.76	285.06
59	188.83	170.85	157.35	148.36	296.72	269.75	247.27	233.78	364.16	332.68	301.21	287.73
60	190.88	173.52	160.51	151.84	303.66	277.64	251.60	238.60	364.40	334.03	303.66	290.66
61	203.49	186.53	169.58	161.10	317.96	292.52	267.08	250.13	381.55	351.88	317.96	301.01
62	210.17	193.69	177.21	168.97	329.70	304.97	276.12	263.75	395.63	362.66	329.70	313.20
63	220.16	200.14	184.13	172.13	344.25	316.22	288.21	272.19	408.29	372.26	340.24	320.23
64	231.52	211.89	192.27	180.50	357.08	329.62	298.23	282.52	423.79	388.47	353.16	333.54
65	235.96	216.92	197.90	186.47	369.15	338.70	308.26	293.04	430.04	395.79	357.73	342.51
66	258.11	235.99	217.55	206.49	398.24	365.04	331.86	313.42	460.92	424.04	383.48	365.04
67	278.38	256.97	231.99	221.28	424.72	389.03	353.34	335.48	488.96	446.13	406.87	385.46
68	298.46	274.16	249.88	235.99	451.15	412.98	374.81	357.46	513.63	471.98	430.33	409.50
69	315.10	288.29	264.82	251.41	472.66	432.43	392.20	375.44	536.35	492.77	449.18	425.72
70	329.86	303.98	274.87	261.93	491.54	449.49	410.69	388.06	556.22	510.94	462.43	439.79
71	373.09	341.74	310.39	294.72	539.25	495.36	451.47	426.39	611.37	558.07	507.91	482.83
72	409.95	376.55	343.14	324.93	586.07	537.48	488.90	464.60	658.95	604.29	549.63	522.30
73	443.59	405.65	367.71	350.19	621.60	571.99	519.46	493.20	700.40	642.03	583.67	554.49
74	473.72	434.23	394.76	375.03	659.82	603.42	549.84	521.65	741.59	679.56	617.53	586.51
75	497.07	456.54	416.01	394.40	686.16	629.42	572.70	542.98	772.60	707.78	642.93	610.53
76	555.37	508.87	462.37	439.13	754.26	692.28	627.70	596.70	836.93	767.18	697.44	663.85
77	603.88	552.12	502.82	478.17	813.38	744.37	677.82	643.31	894.72	820.78	746.83	709.86
78	650.71	596.29	541.86	515.84	868.40	797.41	724.07	688.56	951.22	873.12	792.69	752.46
79	685.61	629.41	570.96	543.99	910.40	833.97	757.55	721.57	991.32	908.15	824.98	784.52
80	715.53	655.91	596.29	566.48	943.40	864.61	785.81	745.35	1,022.20	937.02	851.84	809.24
81	736.20	674.69	613.17	582.40	972.03	890.01	810.03	769.02	1,052.01	963.83	877.71	832.60
82	791.58	725.95	660.33	627.51	1,043.81	957.69	869.51	826.43	1,131.99	1,037.67	943.32	896.16
83	855.14	783.38	711.60	676.73	1,127.90	1,033.56	939.23	892.07	1,222.22	1,119.68	1,019.21	967.94
84	926.92	851.05	773.13	734.16	1,224.28	1,121.74	1,019.21	967.94	1,326.81	1,216.08	1,105.34	1,049.97
85	1,010.99	926.92	842.85	799.78	1,332.97	1,222.22	1,111.48	1,056.12	1,445.75	1,324.77	1,203.77	1,144.30
86	1,101.23	1,010.99	918.72	871.56	1,453.96	1,332.97	1,211.97	1,150.45	1,574.94	1,443.71	1,312.46	1,246.84
87	1,201.72	1,101.23	1,000.74	951.52	1,585.20	1,451.91	1,320.66	1,255.04	1,716.45	1,574.94	1,431.40	1,359.62
88	1,308.35	1,199.66	1,090.97	1,035.61	1,726.70	1,583.14	1,439.60	1,367.82	1,872.30	1,716.45	1,560.60	1,482.67
89	1,427.29	1,308.35	1,189.41	1,129.94	1,882.55	1,724.65	1,568.80	1,490.87	2,040.46	1,870.25	1,700.05	1,615.96
90	1,554.44	1,425.24	1,296.06	1,230.43	2,052.77	1,880.50	1,710.30	1,624.16	2,222.98	2,038.41	1,853.85	1,759.52
91	1,695.94	1,554.44	1,412.95	1,341.17	2,237.33	2,050.71	1,864.10	1,769.76	2,423.94	2,220.93	2,019.95	1,919.46
92	1,847.70	1,693.89	1,540.09	1,462.16	2,438.30	2,235.27	2,032.26	1,929.72	2,641.32	2,421.89	2,202.47	2,091.73
93	2,013.80	1,845.65	1,679.54	1,595.45	2,657.72	2,436.25	2,214.77	2,104.04	2,879.20	2,639.26	2,399.34	2,280.40
94	2,196.31	2,011.75	1,829.23	1,739.01	2,895.60	2,655.68	2,413.69	2,292.69	3,139.65	2,877.15	2,616.72	2,485.47

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	215.80	197.82	179.84	170.85	323.69	296.72	269.75	260.76	440.58	404.62	368.66	350.67
25-29	207.53	190.93	174.34	166.03	323.76	298.86	265.65	257.35	431.67	398.48	365.26	340.36
30-34	208.70	193.23	177.78	170.06	324.64	293.72	270.54	255.08	432.86	401.94	363.29	347.84
35-39	207.58	193.27	171.79	164.64	322.10	293.47	264.84	257.68	436.62	400.83	357.89	343.57
40-44	210.76	190.99	171.24	164.65	316.13	289.79	263.43	250.27	428.09	395.16	355.64	342.47
45	199.40	180.70	168.24	155.77	305.32	280.40	255.47	243.00	411.24	380.08	342.70	330.25
46	195.60	183.37	165.05	158.93	299.52	275.08	250.62	238.39	409.55	378.99	342.31	323.98
47	192.44	180.42	162.38	156.37	294.69	270.64	246.57	234.55	408.97	372.88	342.80	324.77
48	195.21	177.47	159.72	153.80	289.87	266.20	242.53	230.71	408.18	372.67	337.19	319.44
49	190.66	173.33	155.99	150.21	283.10	259.99	236.87	225.32	398.65	369.75	335.10	317.77
50	186.76	169.77	152.80	147.15	277.31	254.66	232.02	220.71	396.14	362.18	328.23	311.26
51	189.06	172.38	155.69	150.13	283.59	261.35	233.54	222.42	394.79	361.44	328.07	311.39
52	185.03	174.15	157.83	146.94	282.99	261.24	239.46	223.13	391.84	359.20	326.54	310.22
53	185.65	169.74	153.83	148.52	286.42	259.91	238.69	228.09	387.21	355.39	323.55	307.64
54	187.40	171.79	156.17	145.76	286.31	265.49	239.46	229.05	385.22	353.98	322.75	307.14
55	188.23	172.96	152.63	147.54	289.98	264.54	239.10	228.93	381.55	351.03	315.42	300.15
56	194.56	179.60	164.64	154.65	304.31	279.38	254.43	239.46	394.12	364.17	329.26	314.29
57	202.90	188.42	169.09	164.26	314.01	289.87	265.71	251.22	405.81	372.00	338.17	318.84
58	210.30	196.28	177.58	168.24	327.12	299.09	271.05	257.03	411.24	378.54	341.15	327.12
59	215.80	197.82	179.84	170.85	332.68	305.71	278.74	265.25	418.12	382.14	346.18	328.20
60	221.25	203.88	186.53	177.86	342.70	312.33	286.31	268.96	420.79	386.09	351.38	334.03
61	233.18	216.21	195.02	186.53	356.12	326.44	296.76	284.04	440.90	402.74	368.84	347.63
62	243.15	222.54	201.94	193.69	370.91	342.05	309.08	296.72	457.44	420.36	379.15	362.66
63	252.18	232.17	212.15	200.14	384.27	352.25	320.23	304.21	472.34	432.30	392.28	372.26
64	262.91	243.29	219.75	207.98	400.25	368.85	333.54	317.85	490.50	447.33	408.10	388.47
65	270.20	247.36	224.53	213.11	411.01	376.77	342.51	323.47	502.35	460.49	418.62	395.79
66	298.67	272.87	247.05	235.99	446.16	409.30	372.42	353.98	534.67	490.42	446.16	424.04
67	321.21	292.66	267.68	253.40	478.25	435.42	396.17	378.32	563.90	517.51	471.11	446.13
68	343.57	315.81	284.57	270.70	506.69	465.04	423.39	402.57	593.45	544.86	496.28	471.98
69	362.03	331.86	301.69	284.94	532.98	489.41	445.83	422.37	616.78	566.51	516.23	489.41
70	378.36	346.02	316.92	300.74	556.22	510.94	462.43	439.79	640.30	585.33	533.58	504.48
71	423.25	388.77	354.28	335.47	614.51	561.20	511.04	485.96	696.02	639.58	580.02	551.80
72	464.60	428.16	388.70	367.43	668.06	610.37	555.70	528.37	750.04	689.32	625.55	595.19
73	501.95	458.18	417.33	396.90	712.07	650.79	592.42	563.24	793.78	729.58	662.46	630.36
74	535.75	490.64	445.51	422.97	752.87	690.84	628.79	597.78	837.46	769.79	699.29	662.64
75	561.90	513.26	467.35	443.03	786.11	721.29	656.44	624.02	869.85	796.92	726.69	688.86
76	612.20	560.54	508.87	485.63	849.85	780.09	707.78	674.19	932.50	855.02	777.52	738.78
77	665.50	611.27	554.58	527.47	916.91	840.50	764.09	724.65	995.78	914.44	830.64	788.74
78	714.60	655.45	596.29	565.53	977.25	894.42	813.97	773.76	1,052.96	965.41	877.86	832.91
79	748.56	685.61	622.66	591.20	1,011.55	928.38	842.96	800.25	1,079.00	989.08	899.16	854.20
80	764.51	700.64	636.74	604.81	1,034.98	949.80	862.49	819.89	1,105.26	1,013.68	919.99	875.26
81	787.47	721.85	656.22	623.42	1,066.37	978.19	887.96	844.89	1,138.15	1,043.81	949.49	900.27
82	846.94	777.22	705.44	670.58	1,146.35	1,049.97	955.63	908.47	1,224.28	1,121.74	1,019.21	967.94
83	914.61	838.74	762.87	723.91	1,238.63	1,134.05	1,031.50	980.25	1,320.66	1,211.97	1,101.23	1,045.87
84	992.54	910.52	828.49	785.42	1,343.22	1,230.43	1,119.68	1,064.32	1,433.46	1,314.51	1,195.57	1,136.10
85	1,082.77	992.54	902.31	857.20	1,464.20	1,343.22	1,220.17	1,158.65	1,562.65	1,433.46	1,302.20	1,236.59
86	1,179.15	1,080.72	982.29	933.07	1,595.45	1,462.16	1,330.91	1,263.24	1,704.14	1,562.65	1,419.09	1,349.37
87	1,285.80	1,179.15	1,072.52	1,017.16	1,739.01	1,595.45	1,449.86	1,378.08	1,857.95	1,702.09	1,548.29	1,470.36
88	1,402.69	1,285.80	1,168.90	1,109.43	1,896.92	1,739.01	1,581.11	1,501.13	2,024.06	1,855.90	1,685.69	1,601.61
89	1,527.78	1,400.64	1,273.50	1,209.92	2,067.11	1,894.86	1,722.60	1,636.47	2,206.56	2,022.01	1,839.48	1,747.21
90	1,665.18	1,525.73	1,388.33	1,318.60	2,253.73	2,065.08	1,878.45	1,784.12	2,405.49	2,204.51	2,003.55	1,903.06
91	1,814.88	1,663.12	1,513.42	1,437.55	2,454.70	2,251.69	2,046.61	1,944.08	2,620.81	2,403.43	2,184.00	2,075.33
92	1,978.93	1,812.83	1,648.78	1,566.74	2,676.19	2,452.65	2,231.18	2,118.39	2,856.64	2,618.76	2,380.89	2,261.94
93	2,157.35	1,976.88	1,796.43	1,708.25	2,918.17	2,674.13	2,432.14	2,309.11	3,115.03	2,854.59	2,596.21	2,464.96
94	2,350.12	2,155.29	1,958.43	1,862.05	3,180.65	2,916.11	2,649.52	2,518.28	3,393.93	3,110.93	2,827.93	2,686.44

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	224.79	206.81	188.83	179.84	350.67	323.69	296.72	278.74	467.57	431.59	386.64	368.66
25-29	224.14	207.53	190.93	174.34	348.66	323.76	290.55	282.25	464.88	423.38	381.87	365.26
30-34	224.15	208.70	185.51	177.78	355.56	324.64	293.72	278.27	463.78	425.13	386.48	363.29
35-39	221.90	207.58	186.11	178.95	350.73	322.10	293.47	279.15	465.26	422.30	386.52	365.04
40-44	223.92	204.17	184.40	177.81	349.05	316.13	289.79	276.61	454.42	421.50	381.98	362.23
45	211.86	193.16	180.70	168.24	336.48	305.32	280.40	261.70	442.40	405.02	367.63	348.94
46	207.83	195.60	177.28	165.05	330.09	299.52	275.08	256.73	433.99	403.44	366.77	348.42
47	210.49	192.44	174.42	162.38	324.77	294.69	270.64	258.61	433.01	396.93	360.84	342.80
48	207.04	189.30	171.56	165.63	319.44	289.87	266.20	254.36	431.83	396.34	360.84	343.10
49	202.21	184.88	167.54	161.78	311.99	283.10	259.99	248.44	421.75	387.08	352.43	335.10
50	198.07	181.10	164.11	158.46	305.60	277.31	254.66	243.35	418.78	384.82	350.87	333.89
51	200.19	183.50	166.82	155.69	311.39	283.59	255.79	244.66	417.04	383.69	350.32	328.07
52	195.92	179.60	163.26	157.83	310.22	282.99	261.24	244.90	413.61	380.95	342.86	326.54
53	196.25	180.34	164.43	153.83	312.95	286.42	259.91	249.29	408.43	371.30	339.48	323.55
54	197.82	182.21	161.38	156.17	317.55	286.31	260.29	249.88	406.04	369.61	338.37	322.75
55	193.31	178.05	162.79	152.63	315.42	289.98	264.54	249.28	401.90	366.29	335.77	315.42
56	204.55	189.57	169.61	164.64	334.25	304.31	279.38	264.40	419.05	384.13	349.21	329.26
57	212.56	198.07	178.75	169.09	347.84	318.84	289.87	275.36	429.97	391.32	357.49	338.17
58	219.64	200.94	182.25	172.92	355.17	327.12	299.09	280.40	439.29	401.90	364.52	345.81
59	224.79	206.81	188.83	179.84	364.16	332.68	305.71	287.73	445.09	409.13	373.15	350.67
60	229.92	212.56	190.88	182.21	373.07	342.70	312.33	294.99	451.15	416.46	377.41	360.05
61	245.90	224.69	203.49	195.02	390.02	356.12	322.19	309.47	474.82	436.66	394.27	377.30
62	259.63	234.90	214.30	206.06	403.88	366.78	333.81	317.33	494.54	453.33	412.11	391.51
63	268.19	248.17	224.15	212.15	412.29	380.27	344.25	328.23	508.37	468.33	424.29	404.29
64	282.52	258.98	235.44	223.66	427.71	392.39	357.08	341.39	529.74	486.58	439.48	419.87
65	293.04	266.39	243.56	232.15	437.64	403.41	365.34	346.32	544.22	498.54	452.88	430.04
66	320.80	294.99	265.49	254.43	475.67	435.10	398.24	376.10	578.91	530.97	483.04	457.24
67	346.19	317.64	285.52	271.24	510.37	467.54	424.72	403.30	610.31	560.33	510.37	485.39
68	367.87	340.11	308.87	291.51	544.86	499.74	454.63	430.33	642.03	589.97	537.91	510.15
69	388.85	358.68	325.16	308.40	573.21	526.28	476.01	452.54	670.43	613.44	556.46	529.63
70	407.47	375.12	339.56	323.38	598.25	546.52	498.00	472.14	692.04	633.83	575.63	546.52
71	457.74	416.98	379.36	360.56	661.53	605.09	551.80	523.58	755.59	692.88	630.18	598.84
72	501.05	458.53	419.05	397.80	719.69	658.95	598.22	567.85	810.78	743.97	677.17	643.77
73	536.98	493.20	449.42	426.08	767.52	703.32	639.11	607.00	857.99	787.95	714.98	679.97
74	575.23	527.29	479.36	453.98	814.90	747.23	679.56	642.90	905.13	828.99	752.87	716.21
75	602.42	553.79	502.47	478.16	850.94	778.01	707.78	672.65	940.10	861.75	783.41	742.88
76	658.69	601.87	547.61	521.80	917.00	842.09	764.59	725.85	1,004.83	922.17	836.93	795.59
77	714.79	655.64	596.48	566.90	990.85	907.05	825.71	783.81	1,074.65	985.92	894.72	850.36
78	769.02	705.12	641.24	608.11	1,055.33	967.78	880.23	835.27	1,135.78	1,041.13	946.48	899.16
79	804.74	737.31	669.87	636.16	1,092.48	1,000.31	910.40	865.45	1,164.41	1,067.75	971.10	921.65
80	822.03	753.88	685.72	651.66	1,118.04	1,024.33	930.64	885.91	1,190.44	1,092.48	992.38	943.40
81	846.94	777.22	705.44	670.58	1,152.50	1,056.12	959.74	912.56	1,228.37	1,125.84	1,023.30	972.03
82	910.52	834.64	758.76	721.85	1,238.63	1,134.05	1,031.50	980.25	1,318.60	1,209.92	1,099.19	1,043.81
83	984.34	902.31	820.29	779.27	1,337.06	1,226.33	1,113.54	1,058.17	1,425.24	1,306.31	1,187.37	1,127.90
84	1,068.43	978.19	890.01	844.89	1,449.86	1,328.86	1,209.92	1,148.41	1,546.24	1,417.04	1,287.84	1,224.28
85	1,162.75	1,066.37	969.99	920.78	1,581.11	1,449.86	1,318.60	1,250.93	1,685.69	1,544.18	1,404.75	1,335.02
86	1,269.39	1,162.75	1,056.12	1,004.85	1,722.60	1,579.05	1,435.49	1,363.73	1,837.45	1,683.63	1,531.89	1,453.96
87	1,382.18	1,267.33	1,152.50	1,095.08	1,878.45	1,722.60	1,564.69	1,486.76	2,003.55	1,835.39	1,669.29	1,585.20
88	1,507.27	1,382.18	1,255.04	1,193.52	2,048.66	1,876.41	1,706.19	1,622.11	2,181.96	2,001.50	1,818.99	1,728.76
89	1,642.62	1,505.22	1,367.82	1,300.15	2,231.18	2,046.61	1,859.99	1,767.72	2,378.83	2,181.96	1,983.04	1,882.55
90	1,790.27	1,640.58	1,492.93	1,417.04	2,432.14	2,231.18	2,028.15	1,925.63	2,594.15	2,376.78	2,161.46	2,052.77
91	1,952.28	1,788.23	1,626.22	1,544.18	2,651.57	2,430.10	2,210.67	2,099.93	2,825.88	2,592.10	2,356.27	2,237.33
92	2,126.59	1,950.23	1,771.81	1,683.63	2,891.51	2,649.52	2,409.59	2,288.60	3,080.18	2,823.84	2,567.50	2,438.30
93	2,319.36	2,124.55	1,931.77	1,835.39	3,149.90	2,887.40	2,624.92	2,493.67	3,359.06	3,078.12	2,799.22	2,659.77
94	2,526.48	2,317.31	2,106.08	2,001.50	3,434.95	3,147.85	2,862.80	2,719.24	3,660.53	3,354.97	3,051.45	2,897.66

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	251.76	233.78	206.81	197.82	395.63	359.67	323.69	314.70	521.51	476.56	431.59	413.61
25-29	249.04	232.43	207.53	199.24	390.17	356.97	323.76	307.15	514.69	473.18	431.67	406.77
30-34	247.35	231.88	208.70	200.98	394.21	355.56	324.64	309.19	517.88	471.50	432.86	409.66
35-39	250.52	229.05	207.58	200.42	386.52	357.89	322.10	307.78	515.36	472.42	429.46	407.99
40-44	243.68	223.92	204.17	197.58	381.98	355.64	322.72	302.95	507.12	467.60	421.50	401.75
45	236.78	218.09	199.40	186.93	373.86	342.70	311.54	292.85	492.25	448.63	405.02	386.33
46	232.28	213.95	195.60	183.37	366.77	336.19	305.64	287.29	482.91	446.22	403.44	385.09
47	228.53	210.49	192.44	180.42	360.84	330.77	300.71	282.66	481.13	439.03	402.95	378.88
48	230.71	207.04	189.30	183.37	354.93	325.35	295.78	278.03	479.15	437.75	396.34	378.60
49	225.32	202.21	184.88	179.11	346.65	317.77	288.87	271.54	473.75	433.32	392.87	375.53
50	220.71	203.73	181.10	175.43	339.56	311.26	282.96	265.98	464.05	424.44	390.48	367.84
51	222.42	200.19	183.50	172.38	344.76	316.95	283.59	272.47	461.53	422.60	383.69	367.00
52	217.69	201.37	185.03	174.15	342.86	315.65	288.44	272.11	457.16	419.05	380.95	364.63
53	217.47	201.56	180.34	175.03	344.77	318.26	286.42	275.82	450.87	413.74	376.61	355.39
54	218.64	197.82	182.21	171.79	348.79	322.75	291.51	275.90	447.69	411.24	374.81	353.98
55	218.75	198.40	178.05	172.96	351.03	320.50	289.98	279.80	442.61	406.99	371.38	351.03
56	229.48	209.52	189.57	179.60	369.17	339.24	309.30	294.34	463.95	424.04	384.13	369.17
57	236.72	217.39	198.07	188.42	386.48	352.66	318.84	304.36	478.27	434.78	396.14	376.81
58	243.00	224.31	205.62	191.61	397.23	364.52	331.80	313.11	486.02	448.63	406.58	387.87
59	251.76	229.29	206.81	197.82	404.62	373.15	337.19	319.21	494.54	454.08	413.61	391.13
60	255.94	234.25	212.56	203.88	412.11	377.41	342.70	325.35	503.21	459.83	416.46	399.11
61	271.32	250.13	224.69	216.21	432.43	394.27	360.35	343.40	525.70	483.29	440.90	415.46
62	284.35	263.75	239.02	226.67	445.09	407.99	370.91	354.43	548.12	502.79	457.44	432.71
63	300.22	272.19	248.17	236.16	460.33	420.30	384.27	364.25	564.41	520.37	472.34	448.33
64	313.91	286.45	262.91	247.21	474.81	435.56	396.33	376.70	588.60	537.58	490.50	466.95
65	323.47	296.83	270.20	258.79	487.13	445.26	407.20	384.37	601.30	551.82	502.35	475.71
66	353.98	324.48	294.99	280.24	527.29	483.04	438.80	416.66	641.59	589.97	534.67	508.85
67	381.89	349.76	317.64	303.36	567.47	517.51	471.11	449.70	678.12	621.02	563.90	535.35
68	409.50	374.81	340.11	326.22	603.86	555.28	503.21	478.91	714.90	655.91	596.91	565.69
69	432.43	395.55	362.03	341.91	636.90	583.27	529.63	502.82	744.18	680.47	620.15	586.62
70	452.73	413.93	378.36	358.96	662.94	607.95	552.98	523.88	766.41	704.96	640.30	607.95
71	507.91	464.01	423.25	401.30	733.64	670.93	611.37	580.02	837.10	768.13	699.15	661.53
72	555.70	510.15	464.60	440.31	798.63	731.82	665.02	631.62	901.88	825.96	750.04	713.61
73	598.25	548.64	499.03	472.77	852.16	779.19	709.15	674.14	954.29	872.57	793.78	755.84
74	637.26	583.68	532.93	504.73	902.31	828.99	752.87	716.21	1,003.82	922.06	837.46	795.17
75	669.95	613.23	559.19	529.47	942.80	864.45	786.11	745.59	1,042.75	956.31	869.85	826.64
76	731.02	669.02	607.04	578.61	1,020.33	935.09	849.85	805.93	1,115.91	1,022.91	929.92	883.43
77	793.67	727.12	660.57	628.52	1,099.30	1,008.10	916.91	870.07	1,192.96	1,094.37	993.31	944.02
78	854.20	783.22	712.23	676.73	1,171.27	1,074.26	974.88	927.55	1,261.19	1,154.71	1,050.59	998.54
79	892.42	818.23	744.05	705.83	1,211.62	1,112.72	1,011.55	959.85	1,292.53	1,184.64	1,076.74	1,022.80
80	913.59	836.93	760.26	721.93	1,241.55	1,137.21	1,034.98	981.73	1,322.48	1,211.73	1,103.12	1,047.76
81	941.29	861.31	783.38	744.40	1,277.59	1,170.95	1,066.37	1,013.05	1,363.73	1,248.88	1,136.10	1,078.68
82	1,010.99	926.92	842.85	799.78	1,373.98	1,259.13	1,144.30	1,088.94	1,464.20	1,343.22	1,220.17	1,160.70
83	1,090.97	1,000.74	910.52	863.34	1,484.71	1,359.62	1,236.59	1,175.06	1,583.14	1,449.86	1,318.60	1,252.99
84	1,185.32	1,086.88	986.39	937.18	1,609.81	1,476.51	1,341.17	1,275.55	1,716.45	1,572.89	1,431.40	1,359.62
85	1,291.95	1,183.26	1,076.63	1,021.25	1,755.41	1,609.81	1,462.16	1,390.38	1,872.30	1,714.39	1,558.54	1,480.62
86	1,406.78	1,289.90	1,173.01	1,113.54	1,913.32	1,753.36	1,595.45	1,515.47	2,040.46	1,870.25	1,700.05	1,613.91
87	1,533.93	1,406.78	1,277.59	1,214.02	2,085.57	1,911.26	1,739.01	1,650.83	2,222.98	2,038.41	1,851.79	1,759.52
88	1,671.32	1,531.89	1,392.44	1,324.77	2,274.24	2,083.53	1,894.86	1,800.52	2,423.94	2,220.93	2,019.95	1,919.46
89	1,823.08	1,671.32	1,519.58	1,443.71	2,477.27	2,272.20	2,065.08	1,962.53	2,641.32	2,421.89	2,200.42	2,091.73
90	1,987.13	1,821.03	1,654.92	1,572.89	2,700.79	2,475.21	2,251.69	2,138.89	2,879.20	2,639.26	2,399.34	2,280.40
91	2,165.55	1,985.10	1,804.63	1,714.39	2,944.82	2,698.73	2,452.65	2,331.67	3,137.60	2,877.15	2,614.66	2,485.47
92	2,360.38	2,163.51	1,966.64	1,868.21	3,209.36	2,940.73	2,674.13	2,540.83	3,420.59	3,135.54	2,850.49	2,708.99
93	2,573.65	2,358.32	2,143.00	2,036.35	3,498.52	3,207.32	2,914.06	2,768.46	3,728.20	3,418.54	3,106.83	2,950.98
94	2,803.33	2,571.59	2,337.82	2,220.93	3,812.27	3,494.42	3,176.56	3,018.65	4,064.52	3,726.15	3,387.77	3,217.58

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	269.75	242.77	224.79	215.80	422.60	386.64	350.67	332.68	557.47	512.52	458.56	440.58
25-29	265.65	249.04	224.14	215.84	415.07	381.87	348.66	332.05	547.90	506.39	456.57	439.98
30-34	270.54	247.35	224.15	208.70	417.40	386.48	347.84	332.37	548.80	502.42	456.05	432.86
35-39	264.84	243.37	221.90	214.74	415.15	379.36	343.57	329.26	551.15	501.05	458.11	436.62
40-44	263.43	243.68	217.33	210.76	414.91	375.39	342.47	329.30	540.04	500.53	454.42	428.09
45	255.47	230.55	211.86	199.40	398.79	361.39	330.25	311.54	523.41	479.78	436.17	417.48
46	250.62	226.18	207.83	195.60	391.21	354.54	323.98	311.75	519.58	476.80	433.99	409.55
47	246.57	228.53	204.48	192.44	384.90	354.84	318.75	306.73	517.21	475.12	427.00	408.97
48	242.53	224.79	201.13	195.21	378.60	349.02	313.52	301.69	508.73	467.33	425.92	402.25
49	236.87	219.54	196.44	190.66	369.75	340.87	306.20	294.65	502.65	462.20	421.75	398.65
50	237.68	215.05	198.07	186.76	362.18	333.89	299.93	288.62	498.00	458.39	413.12	396.14
51	233.54	216.87	194.62	189.06	367.00	333.63	305.82	289.16	494.89	455.97	411.48	394.79
52	234.01	217.69	195.92	185.03	370.07	337.42	310.22	293.88	489.80	451.71	408.18	386.40
53	233.38	212.16	196.25	185.65	371.30	339.48	307.64	291.73	482.69	445.56	403.12	381.90
54	234.25	213.43	192.60	182.21	374.81	343.57	312.33	296.72	478.91	442.48	400.83	380.01
55	234.01	213.66	193.31	183.14	376.47	345.94	315.42	295.07	473.13	437.52	396.82	376.47
56	244.44	224.49	204.55	194.56	394.12	364.17	329.26	314.29	493.89	453.98	414.07	394.12
57	256.04	231.88	212.56	202.90	410.64	376.81	343.00	323.68	512.09	468.61	425.13	405.81
58	261.70	238.34	219.64	205.62	425.27	387.87	355.17	336.48	523.41	476.67	434.61	411.24
59	265.25	247.27	224.79	211.31	431.59	395.63	359.67	341.68	530.50	485.55	440.58	418.12
60	273.29	251.60	225.58	216.90	442.48	407.78	368.74	351.38	537.91	494.54	446.82	425.13
61	292.52	267.08	241.65	228.93	462.10	423.95	385.79	364.60	563.85	517.21	470.59	445.15
62	304.97	280.24	255.52	243.15	478.06	436.84	399.76	379.15	585.20	535.75	486.29	465.69
63	320.23	292.21	268.19	252.18	492.34	452.32	408.29	388.27	604.43	556.40	504.35	480.34
64	337.46	306.06	278.60	266.83	510.12	466.95	423.79	404.16	627.83	576.83	525.81	498.35
65	346.32	319.68	289.23	274.00	521.37	475.71	433.84	411.01	643.15	589.88	536.60	509.96
66	379.80	346.60	317.11	302.36	564.17	519.91	471.98	446.16	685.85	630.53	571.53	545.73
67	410.44	374.74	342.62	324.78	606.74	556.78	506.80	478.25	724.51	663.84	603.17	574.61
68	437.28	402.57	364.40	347.05	645.51	593.45	537.91	513.63	763.50	701.03	638.56	603.86
69	462.59	425.72	385.49	365.38	680.47	623.50	566.51	539.70	794.46	727.42	663.73	630.20
70	485.08	443.03	404.23	384.82	708.20	650.00	591.79	562.69	821.39	753.49	685.56	650.00
71	542.40	498.51	451.47	429.52	783.81	717.97	655.26	620.78	896.68	821.43	746.19	708.57
72	595.19	546.60	494.97	470.68	853.29	783.46	710.57	677.17	965.65	883.66	804.71	762.19
73	639.11	586.59	534.06	504.87	910.52	834.64	758.76	720.83	1,018.50	933.86	849.23	808.38
74	682.37	625.98	569.59	541.39	967.17	885.40	806.45	764.15	1,074.32	984.09	896.68	851.56
75	715.88	656.44	597.02	567.30	1,010.33	926.59	840.15	799.62	1,115.69	1,023.84	929.29	883.36
76	780.09	715.52	650.94	617.37	1,090.07	999.67	909.26	862.76	1,195.98	1,095.24	994.50	945.42
77	850.36	778.88	707.40	672.89	1,175.71	1,077.12	980.99	931.69	1,276.77	1,170.78	1,064.79	1,010.57
78	913.35	837.64	761.92	724.07	1,254.09	1,149.97	1,043.50	991.43	1,348.74	1,235.17	1,123.95	1,067.16
79	955.36	874.44	795.75	755.29	1,297.04	1,189.14	1,081.24	1,027.28	1,382.45	1,267.81	1,153.18	1,094.72
80	977.48	894.42	813.49	773.05	1,326.73	1,218.12	1,107.39	1,052.01	1,416.17	1,296.91	1,179.79	1,120.16
81	1,006.90	922.81	838.74	795.67	1,367.82	1,255.04	1,140.19	1,082.77	1,458.06	1,337.06	1,216.08	1,154.55
82	1,080.72	992.54	902.31	857.20	1,470.36	1,347.31	1,226.33	1,164.81	1,566.74	1,437.55	1,306.31	1,240.68
83	1,168.90	1,070.47	974.09	924.87	1,589.31	1,456.00	1,322.71	1,257.08	1,693.89	1,552.40	1,410.89	1,341.17
84	1,267.33	1,162.75	1,056.12	1,002.79	1,722.60	1,579.05	1,435.49	1,363.73	1,837.45	1,683.63	1,531.89	1,453.96
85	1,382.18	1,267.33	1,150.45	1,093.03	1,878.45	1,722.60	1,564.69	1,486.76	2,001.50	1,835.39	1,669.29	1,585.20
86	1,505.22	1,380.13	1,255.04	1,191.46	2,046.61	1,876.41	1,706.19	1,620.07	2,181.96	2,001.50	1,818.99	1,728.76
87	1,640.58	1,505.22	1,367.82	1,300.15	2,231.18	2,046.61	1,859.99	1,767.72	2,378.83	2,179.91	1,983.04	1,882.55
88	1,790.27	1,640.58	1,490.87	1,417.04	2,432.14	2,229.13	2,028.15	1,925.63	2,594.15	2,376.78	2,161.46	2,052.77
89	1,950.23	1,788.23	1,626.22	1,544.18	2,651.57	2,430.10	2,210.67	2,099.93	2,825.88	2,590.05	2,356.27	2,237.33
90	2,126.59	1,948.17	1,771.81	1,683.63	2,889.46	2,649.52	2,409.59	2,288.60	3,080.18	2,823.84	2,567.50	2,438.30
91	2,317.31	2,124.55	1,931.77	1,835.39	3,149.90	2,887.40	2,624.92	2,493.67	3,359.06	3,078.12	2,799.22	2,657.72
92	2,526.48	2,315.25	2,104.04	1,999.44	3,434.95	3,147.85	2,860.75	2,719.24	3,660.53	3,354.97	3,051.45	2,897.66
93	2,752.06	2,524.43	2,294.74	2,179.91	3,742.55	3,430.84	3,119.14	2,963.27	3,990.69	3,658.47	3,324.21	3,158.10
94	3,000.20	2,750.01	2,499.81	2,374.72	4,078.86	3,740.51	3,400.08	3,229.87	4,349.57	3,986.59	3,623.60	3,443.15

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	305.71	278.74	251.76	242.77	467.57	431.59	395.63	368.66	620.42	566.48	521.51	494.54
25-29	298.86	273.94	249.04	240.74	464.88	431.67	390.17	373.56	614.30	564.50	514.69	489.78
30-34	301.45	278.27	247.35	239.62	471.50	425.13	386.48	371.02	618.36	564.27	517.88	486.97
35-39	300.63	272.00	250.52	236.21	465.26	429.46	386.52	372.20	615.57	565.47	515.36	486.73
40-44	296.36	270.02	243.68	230.51	461.01	421.50	381.98	362.23	605.91	559.81	507.12	480.78
45	286.63	261.70	236.78	224.31	442.40	405.02	373.86	355.17	585.72	535.87	486.02	467.33
46	281.18	256.73	232.28	220.06	433.99	403.44	366.77	348.42	580.71	531.81	482.91	458.45
47	276.64	252.59	228.53	216.51	427.00	396.93	360.84	342.80	577.35	529.24	481.13	457.08
48	272.11	248.46	224.79	218.88	420.00	390.42	354.93	337.19	573.81	526.49	479.15	455.50
49	265.77	242.66	225.32	213.77	415.98	381.32	346.65	329.32	566.19	519.98	467.98	444.86
50	260.32	243.35	220.71	209.40	407.47	373.51	339.56	322.57	560.25	509.33	464.05	441.42
51	261.35	239.10	216.87	211.31	411.48	378.13	339.19	322.51	556.07	511.57	461.53	439.29
52	261.24	239.46	217.69	206.81	413.61	380.95	342.86	326.54	549.67	506.14	457.16	435.38
53	259.91	238.69	217.47	206.87	413.74	381.90	344.77	328.86	541.04	498.60	450.87	429.65
54	260.29	239.46	218.64	208.23	416.46	385.22	348.79	333.16	536.19	494.54	447.69	426.87
55	259.45	239.10	218.75	203.49	422.26	386.64	351.03	330.68	534.17	488.38	442.61	422.26
56	274.38	249.43	229.48	214.52	444.00	409.08	369.17	349.21	553.76	508.85	463.95	439.00
57	285.03	260.87	236.72	227.06	458.94	420.30	381.65	362.33	570.06	521.75	478.27	454.11
58	294.42	271.05	243.00	233.67	476.67	434.61	397.23	373.86	584.16	537.42	486.02	462.66
59	301.21	274.24	251.76	238.28	485.55	445.09	404.62	386.64	593.45	543.99	494.54	467.57
60	308.01	281.97	255.94	242.93	494.54	455.50	412.11	394.76	602.99	550.93	503.21	477.19
61	326.44	296.76	271.32	258.61	517.21	474.82	432.43	411.23	631.68	580.81	525.70	500.26
62	342.05	313.20	284.35	272.00	535.75	490.42	445.09	424.48	655.26	601.68	548.12	519.27
63	360.26	328.23	300.22	284.19	552.38	504.35	460.33	436.30	676.48	620.43	564.41	536.38
64	376.70	345.31	313.91	298.23	568.97	521.89	474.81	451.25	706.31	647.45	588.60	557.20
65	388.17	357.73	323.47	308.26	582.26	532.79	487.13	460.49	723.07	662.18	601.30	570.85
66	424.04	390.86	353.98	335.54	634.23	578.91	527.29	501.48	770.66	704.29	641.59	608.41
67	456.84	421.15	381.89	364.05	678.12	621.02	563.90	538.92	813.73	745.93	678.12	642.43
68	492.80	451.15	409.50	388.70	725.31	662.86	603.86	572.62	857.20	784.31	714.90	676.73
69	519.58	476.01	432.43	408.97	760.93	697.24	633.55	603.39	891.67	817.92	740.81	703.95
70	543.28	498.00	452.73	430.09	795.51	727.61	662.94	627.35	921.65	844.02	766.41	727.61
71	608.24	558.07	504.78	479.69	877.86	805.75	733.64	696.02	1,003.27	921.76	837.10	793.21
72	665.02	610.37	555.70	528.37	956.53	877.58	795.59	756.12	1,081.04	989.95	898.85	856.33
73	714.98	656.62	595.34	566.16	1,018.50	933.86	849.23	808.38	1,141.06	1,047.68	951.38	904.68
74	764.15	702.12	637.26	606.25	1,082.77	992.54	902.31	857.20	1,204.02	1,102.51	1,003.82	953.07
75	802.32	734.78	667.25	634.83	1,129.19	1,037.35	942.80	894.17	1,248.06	1,145.41	1,040.05	988.72
76	875.67	800.76	728.44	692.28	1,221.81	1,118.48	1,017.74	966.09	1,338.05	1,226.98	1,115.91	1,059.07
77	951.41	872.54	793.67	754.23	1,316.20	1,207.75	1,096.84	1,042.61	1,429.58	1,311.27	1,190.50	1,131.34
78	1,022.20	937.02	851.84	809.24	1,403.17	1,287.21	1,168.90	1,112.11	1,509.64	1,384.24	1,258.82	1,194.94
79	1,067.75	980.09	890.17	845.21	1,454.39	1,333.00	1,211.62	1,150.92	1,548.80	1,420.67	1,290.29	1,227.36
80	1,094.61	1,003.03	911.47	866.74	1,486.45	1,362.94	1,239.42	1,177.67	1,584.41	1,452.38	1,320.34	1,254.33
81	1,125.84	1,033.56	939.23	892.07	1,531.89	1,404.75	1,277.59	1,211.97	1,632.36	1,497.02	1,361.68	1,294.00
82	1,211.97	1,109.43	1,008.96	959.74	1,646.72	1,509.33	1,371.93	1,304.26	1,755.41	1,609.81	1,462.16	1,390.38
83	1,308.35	1,199.66	1,090.97	1,035.61	1,777.97	1,630.32	1,482.67	1,408.84	1,896.92	1,739.01	1,581.11	1,501.13
84	1,419.09	1,300.15	1,183.26	1,123.79	1,929.72	1,769.76	1,607.76	1,527.78	2,056.86	1,886.66	1,714.39	1,628.27
85	1,546.24	1,419.09	1,289.90	1,224.28	2,104.04	1,927.66	1,753.36	1,665.18	2,243.47	2,054.82	1,868.21	1,775.92
86	1,685.69	1,546.24	1,404.75	1,335.02	2,292.69	2,101.98	1,911.26	1,814.88	2,444.45	2,241.44	2,036.35	1,935.88
87	1,837.45	1,685.69	1,531.89	1,456.00	2,499.81	2,290.65	2,083.53	1,978.93	2,663.88	2,442.40	2,220.93	2,110.18
88	2,003.55	1,837.45	1,669.29	1,585.20	2,723.35	2,497.77	2,270.14	2,157.35	2,903.80	2,661.83	2,419.85	2,298.85
89	2,184.00	2,001.50	1,818.99	1,728.76	2,969.44	2,721.30	2,475.21	2,350.12	3,166.30	2,901.76	2,637.23	2,505.97
90	2,380.89	2,181.96	1,983.04	1,884.61	3,236.03	2,967.38	2,696.68	2,563.39	3,451.35	3,162.20	2,875.09	2,731.55
91	2,594.15	2,378.83	2,161.46	2,054.82	3,527.22	3,233.98	2,940.73	2,793.08	3,761.02	3,447.24	3,133.49	2,977.64
92	2,827.93	2,592.10	2,356.27	2,239.38	3,845.09	3,525.17	3,205.27	3,045.31	4,099.37	3,756.91	3,416.48	3,246.28
93	3,082.22	2,825.88	2,569.54	2,440.34	4,191.66	3,843.03	3,492.37	3,318.05	4,468.51	4,095.28	3,724.09	3,537.48
94	3,361.12	3,080.18	2,799.22	2,659.77	4,569.00	4,187.55	3,808.18	3,617.46	4,870.44	4,464.40	4,058.36	3,855.34

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.51	32.04	29.58	27.11	54.23	49.30	44.37	41.90	73.94	66.55	61.62	59.16
25-29	40.81	38.09	35.38	32.66	65.30	59.87	54.42	51.70	87.07	78.91	73.47	68.03
30-34	55.21	51.76	48.32	44.86	89.71	79.36	72.46	69.01	117.33	110.43	100.08	93.17
35-39	73.47	65.30	61.23	57.15	110.21	102.04	93.88	89.79	151.02	138.77	126.53	118.37
40-44	86.17	77.10	72.57	68.03	136.05	122.45	113.38	104.31	181.42	167.80	149.66	145.12
45	89.92	85.18	75.71	70.99	141.98	132.51	118.31	113.57	194.02	175.10	160.91	151.44
46	95.43	85.89	76.35	71.57	143.15	133.60	119.29	114.52	195.65	181.34	162.25	157.48
47	95.83	86.25	76.66	76.66	143.75	134.16	119.80	114.99	201.24	182.08	167.70	158.13
48	96.62	86.96	82.13	77.29	149.77	135.26	120.78	115.94	202.90	188.42	169.09	159.42
49	97.80	92.92	83.14	78.24	151.60	136.92	127.14	117.36	210.28	190.72	176.04	166.26
50	103.52	93.66	83.80	78.87	152.82	138.03	128.17	118.31	211.97	197.18	177.47	167.61
51	103.93	94.04	84.14	79.19	153.43	143.53	128.68	123.73	217.77	197.97	183.12	173.23
52	104.77	94.78	89.79	84.81	159.64	144.68	129.70	124.73	224.49	204.55	184.59	179.60
53	105.59	100.57	90.50	85.48	160.91	145.82	135.75	125.70	231.30	211.18	191.07	181.02
54	111.06	100.96	90.87	85.81	166.58	151.44	136.29	131.25	237.25	217.06	196.87	186.77
55	111.93	101.75	91.58	86.49	167.88	152.63	137.37	132.28	244.19	223.84	203.49	193.31

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.83	41.90	39.44	36.97	69.01	64.08	59.16	54.23	93.66	86.27	76.41	73.94
25-29	54.42	51.70	46.26	43.54	81.64	76.19	68.03	65.30	111.56	100.68	92.52	87.07
30-34	75.92	69.01	62.11	58.67	113.87	103.52	93.17	89.71	151.84	138.03	124.22	120.78
35-39	97.96	89.79	81.64	77.55	142.86	130.62	118.37	114.28	191.84	175.51	159.19	151.02
40-44	113.38	104.31	95.24	90.71	172.35	158.73	145.12	136.05	226.76	208.62	190.48	181.42
45	123.05	113.57	99.38	94.64	184.56	165.63	151.44	146.70	246.09	222.42	203.49	194.02
46	124.06	114.52	104.98	100.20	186.11	167.02	152.71	147.92	248.14	229.05	209.97	195.65
47	124.58	114.99	105.42	100.63	186.87	172.50	153.32	148.54	253.95	234.79	210.84	201.24
48	125.61	115.94	106.29	101.45	188.42	173.91	154.59	149.77	260.87	236.72	217.39	207.74
49	132.04	117.36	107.58	102.70	190.72	176.04	161.38	151.60	268.96	244.51	224.94	210.28
50	133.10	123.24	108.45	103.52	192.25	177.47	162.68	152.82	276.06	251.41	226.76	216.90
51	133.64	123.73	113.84	108.88	197.97	183.12	163.32	158.38	282.11	257.37	232.62	222.72
52	139.69	124.73	114.74	109.75	204.55	189.57	169.61	159.64	289.35	264.40	239.46	229.48
53	140.79	130.73	120.68	110.62	211.18	196.09	175.98	165.93	291.64	271.52	246.39	231.30
54	146.39	131.25	121.15	116.10	217.06	196.87	181.73	171.64	297.83	272.58	252.39	237.25
55	147.54	137.37	122.10	117.01	223.84	203.49	188.23	178.05	305.24	279.80	254.36	244.19

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	49.30	46.83	41.90	39.44	76.41	71.48	64.08	61.62	103.52	96.13	86.27	83.80
25-29	59.87	54.42	48.98	46.26	92.52	84.36	76.19	73.47	125.17	114.28	103.41	97.96
30-34	82.82	75.92	69.01	65.57	124.22	113.87	103.52	100.08	169.09	155.28	141.47	134.58
35-39	102.04	93.88	85.72	81.64	159.19	146.94	134.70	126.53	216.33	195.92	179.60	171.43
40-44	122.45	113.38	104.31	99.78	190.48	176.88	158.73	149.66	258.50	235.83	213.16	204.09
45	132.51	123.05	108.85	104.11	203.49	184.56	170.37	160.91	274.48	250.83	227.16	217.69
46	133.60	124.06	109.75	104.98	205.19	190.88	171.79	162.25	281.54	257.68	233.82	224.28
47	134.16	124.58	114.99	105.42	210.84	191.67	177.29	167.70	287.50	263.54	239.58	230.00
48	135.26	125.61	115.94	111.11	212.56	198.07	178.75	169.09	294.69	270.54	246.39	236.72
49	141.82	127.14	117.36	112.48	220.06	200.50	180.94	171.16	308.08	278.74	254.29	244.51
50	142.96	128.17	118.31	113.38	221.83	207.04	187.32	177.47	315.49	290.85	261.27	251.41
51	148.47	133.64	123.73	113.84	227.66	207.86	188.07	183.12	321.70	292.02	267.26	252.42
52	149.66	139.69	124.73	119.73	234.47	214.52	194.56	184.59	324.26	299.33	269.39	259.42
53	155.87	145.82	130.73	125.70	241.36	221.25	201.13	191.07	331.86	306.73	276.55	261.46
54	161.54	146.39	136.29	126.19	247.35	227.16	206.96	191.83	338.21	307.93	282.68	267.54
55	167.88	152.63	137.37	132.28	249.28	228.93	208.58	198.40	345.94	315.42	284.89	274.71

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	59.16	54.23	49.30	46.83	88.73	81.34	73.94	71.48	120.78	110.92	101.06	96.13
25-29	68.03	62.58	57.15	54.42	106.13	97.96	87.07	84.36	141.50	130.62	119.73	111.56
30-34	93.17	86.27	79.36	75.92	144.93	131.12	120.78	113.87	193.23	179.44	162.19	155.28
35-39	118.37	110.21	97.96	93.88	183.68	167.35	151.02	146.94	248.98	228.58	204.09	195.92
40-44	145.12	131.52	117.92	113.38	217.69	199.55	181.42	172.35	294.80	272.11	244.90	235.83
45	151.44	137.24	127.77	118.31	231.88	212.95	194.02	184.56	312.33	288.68	260.29	250.83
46	152.71	143.15	128.83	124.06	233.82	214.74	195.65	186.11	319.71	295.86	267.23	252.91
47	153.32	143.75	129.37	124.58	234.79	215.62	196.46	186.87	325.83	297.07	273.12	258.74
48	159.42	144.93	130.44	125.61	236.72	217.39	198.07	188.42	333.33	304.36	275.36	260.87
49	161.38	146.70	132.04	127.14	239.62	220.06	200.50	190.72	337.42	312.97	283.63	268.96
50	162.68	147.89	133.10	128.17	241.55	221.83	202.11	192.25	345.07	315.49	285.92	271.13
51	168.27	153.43	138.58	133.64	252.42	232.62	207.86	197.97	351.41	321.70	292.02	277.16
52	169.61	159.64	144.68	134.70	259.42	239.46	219.51	204.55	359.20	329.26	299.33	284.35
53	175.98	160.91	145.82	140.79	271.52	246.39	226.27	216.21	367.07	336.89	306.73	291.64
54	181.73	166.58	151.44	141.35	277.64	257.45	232.20	222.10	373.54	343.26	312.97	297.83
55	188.23	172.96	152.63	147.54	289.98	264.54	239.10	228.93	381.55	351.03	315.42	300.15

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	61.62	56.69	51.76	49.30	96.13	88.73	81.34	76.41	128.17	118.31	105.99	101.06
25-29	73.47	68.03	62.58	57.15	114.28	106.13	95.24	92.52	152.39	138.77	125.17	119.73
30-34	100.08	93.17	82.82	79.36	158.73	144.93	131.12	124.22	207.04	189.79	172.54	162.19
35-39	126.53	118.37	106.13	102.04	200.00	183.68	167.35	159.19	265.31	240.82	220.41	208.17
40-44	154.19	140.59	126.98	122.45	240.37	217.69	199.55	190.48	312.93	290.26	263.04	249.43
45	160.91	146.70	137.24	127.77	255.55	231.88	212.95	198.76	336.00	307.61	279.22	265.01
46	162.25	152.71	138.38	128.83	257.68	233.82	214.74	200.42	338.80	314.94	286.31	272.00
47	167.70	153.32	138.96	129.37	258.74	234.79	215.62	206.03	344.99	316.24	287.50	273.12
48	169.09	154.59	140.10	135.26	260.87	236.72	217.39	207.74	352.66	323.68	294.69	280.20
49	171.16	156.48	141.82	136.92	264.07	239.62	220.06	210.28	356.99	327.64	298.30	283.63
50	172.54	157.75	142.96	138.03	266.20	241.55	221.83	211.97	364.79	335.21	305.64	290.85
51	178.18	163.32	148.47	138.58	277.16	252.42	227.66	217.77	371.21	341.50	311.81	292.02
52	179.60	164.64	149.66	144.68	284.35	259.42	239.46	224.49	379.15	349.21	314.29	299.33
53	186.05	170.96	155.87	145.82	296.66	271.52	246.39	236.32	387.16	351.98	321.80	306.73
54	191.83	176.68	156.48	151.44	307.93	277.64	252.39	242.29	393.74	358.41	328.12	312.97
55	193.31	178.05	162.79	152.63	315.42	289.98	264.54	249.28	401.90	366.29	335.77	315.42

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	69.01	64.08	56.69	54.23	108.45	98.59	88.73	86.27	142.96	130.63	118.31	113.38
25-29	81.64	76.19	68.03	65.30	127.90	117.01	106.13	100.68	168.71	155.11	141.50	133.34
30-34	110.43	103.52	93.17	89.71	175.98	158.73	144.93	138.03	231.20	210.49	193.23	182.89
35-39	142.86	130.62	118.37	114.28	220.41	204.09	183.68	175.51	293.88	269.39	244.90	232.66
40-44	167.80	154.19	140.59	136.05	263.04	244.90	222.23	208.62	349.21	322.00	290.26	276.64
45	179.84	165.63	151.44	141.98	283.94	260.29	236.62	222.42	373.86	340.73	307.61	293.41
46	181.34	167.02	152.71	143.15	286.31	262.45	238.60	224.28	376.97	348.34	314.94	300.63
47	182.08	167.70	153.32	143.75	287.50	263.54	239.58	225.20	383.32	349.78	321.04	301.87
48	188.42	169.09	154.59	149.77	289.87	265.71	241.55	227.06	391.32	357.49	323.68	309.19
49	190.72	171.16	156.48	151.60	293.41	268.96	244.51	229.84	400.99	366.77	332.53	317.86
50	192.25	177.47	157.75	152.82	295.78	271.13	246.48	231.69	404.23	369.72	340.14	320.42
51	197.97	178.18	163.32	153.43	306.85	282.11	252.42	242.51	410.80	376.15	341.50	326.65
52	199.55	184.59	169.61	159.64	314.29	289.35	264.40	249.43	419.05	384.13	349.21	334.25
53	206.16	191.07	170.96	165.93	326.84	301.69	271.52	261.46	427.39	392.20	357.00	336.89
54	212.00	191.83	176.68	166.58	338.21	312.97	282.68	267.54	434.12	398.79	363.45	343.26
55	218.75	198.40	178.05	172.96	351.03	320.50	289.98	279.80	442.61	406.99	371.38	351.03

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	73.94	66.55	61.62	59.16	115.85	105.99	96.13	91.20	152.82	140.49	125.70	120.78
25-29	87.07	81.64	73.47	70.75	136.05	125.17	114.28	108.85	179.60	165.99	149.66	144.22
30-34	120.78	110.43	100.08	93.17	186.35	172.54	155.28	148.38	244.99	224.30	203.60	193.23
35-39	151.02	138.77	126.53	122.45	236.73	216.33	195.92	187.75	314.29	285.73	261.24	248.98
40-44	181.42	167.80	149.66	145.12	285.73	258.50	235.83	226.76	371.88	344.68	312.93	294.80
45	194.02	175.10	160.91	151.44	302.87	274.48	250.83	236.62	397.53	364.40	331.26	317.07
46	195.65	176.57	162.25	152.71	305.40	276.77	252.91	243.37	405.60	372.20	338.80	319.71
47	196.46	182.08	162.91	153.32	306.66	282.71	253.95	244.36	412.08	378.54	340.21	325.83
48	198.07	183.58	164.26	159.42	309.19	285.03	256.04	246.39	415.46	381.65	347.84	328.51
49	200.50	185.82	166.26	161.38	312.97	288.52	259.18	249.40	425.45	391.21	356.99	337.42
50	207.04	187.32	172.54	162.68	315.49	290.85	261.27	251.41	433.80	399.30	359.86	345.07
51	207.86	193.03	173.23	168.27	326.65	296.96	272.22	257.37	440.49	405.84	366.24	351.41
52	214.52	199.55	179.60	169.61	339.24	309.30	284.35	269.39	448.99	414.07	374.16	354.20
53	221.25	201.13	186.05	175.98	351.98	321.80	291.64	276.55	457.57	422.37	382.14	362.03
54	227.16	206.96	186.77	176.68	363.45	333.16	302.87	287.73	464.41	429.06	388.70	368.50
55	234.01	213.66	193.31	183.14	376.47	345.94	315.42	295.07	473.13	437.52	396.82	376.47

Appendix B

Genworth Life Insurance Company
58% Increase to Current-Year Premiums
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	83.80	76.41	69.01	66.55	128.17	118.31	108.45	101.06	170.07	155.28	142.96	135.56
25-29	97.96	89.79	81.64	78.91	152.39	141.50	127.90	122.45	201.37	185.03	168.71	160.54
30-34	134.58	124.22	110.43	106.97	210.49	189.79	172.54	165.63	276.06	251.90	231.20	217.39
35-39	171.43	155.11	142.86	134.70	265.31	244.90	220.41	212.24	351.03	322.46	293.88	277.56
40-44	204.09	185.95	167.80	158.73	317.47	290.26	263.04	249.43	417.25	385.49	349.21	331.07
45	217.69	198.76	179.84	170.37	336.00	307.61	283.94	269.75	444.85	406.99	369.14	354.93
46	219.51	200.42	181.34	171.79	338.80	314.94	286.31	272.00	453.33	415.15	376.97	357.89
47	220.41	201.24	182.08	172.50	340.21	316.24	287.50	273.12	459.99	421.65	383.32	364.16
48	222.23	202.90	183.58	178.75	343.00	318.84	289.87	275.36	468.61	429.97	391.32	372.00
49	224.94	205.38	190.72	180.94	352.09	322.75	293.41	278.74	479.23	440.11	396.11	376.55
50	226.76	211.97	192.25	182.40	354.93	325.35	295.78	280.99	488.03	443.66	404.23	384.51
51	232.62	212.83	193.03	188.07	366.24	336.56	301.91	287.05	494.94	455.34	410.80	391.00
52	239.46	219.51	199.55	189.57	379.15	349.21	314.29	299.33	503.86	463.95	419.05	399.11
53	246.39	226.27	206.16	196.09	392.20	362.03	326.84	311.75	512.87	472.66	427.39	407.28
54	252.39	232.20	212.00	201.92	403.83	373.54	338.21	323.06	519.93	479.55	434.12	413.93
55	259.45	239.10	218.75	203.49	422.26	386.64	351.03	330.68	534.17	488.38	442.61	422.26

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Supporting Document Schedules

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Choice 2 nAARP LR NAIC Filing Checklist 20201016.pdf Long-Term-Care-Rate-Revision-Checklist LR.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx VA Choice 2 nAARP LR Confidential Memo 20210108.pdf VA Choice 2 & 2.1 LR Addendum.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA Choice 2 LR LTC Insurance Rate Request Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA Choice 2 nAARP LR Cover Letter 20201016.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA Ch 2 CS nAARP LR Rate Tables Appendix A 20201016.pdf VA Ch 2 PC nAARP LR Rate Tables Appendix A 20201016.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Experience Projections and Filing Status
Comments:	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Attachment(s):	VA Choice 2 nAARP LR Additional Exhibits 20201016.pdf VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	John Doe Sample VA Choice 2 Standard Policyholder Letter 041322.pdf Jane Doe Sample VA Choice 2 NQ on Claim Policyholder Letter 041322.pdf FBO VA Policyholder Letter Template 072822.pdf Jane Doe Sample VA Choice 2 FBO Policyholder Letter 072822.pdf Jane Doe Sample VA Choice 2 NQ FBO Policyholder Letter 072822.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Response Letter (1/8/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 2 Response 20210108.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Experience Projection Exhibits
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 2 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Response Letter (4/6/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 4 Response 20210406.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Experience Projections and Filing Status (for Objection 4)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 4 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Satisfied - Item:	Experience Exhibit (update)
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 5 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Response Letter (6/23/21)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 LR Objection 6 Response 20210623.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Incurred Claim and Earned Premium Exhibit
Comments:	
Attachment(s):	VA Ch 2_2.1 LR Objection 6 Attachments.xlsx
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Response Letter (8/26/21)
Comments:	
Attachment(s):	VA Choice 2 LR Objection 7 Response 20210824.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Updated Projections
Comments:	
Attachment(s):	VA Choice 2 LR Updated Projections.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Satisfied - Item:	Flexible Benefit Option Endorsements, Rates and Sample Schedule
Comments:	These forms and rates have been filed for approval under SERFF # GEFA-132466778.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2020 Choice 2 & 2.1_Round 6 (LR)
Project Name/Number: 2020 Choice 2 & 2.1_Round 6 (LR)/2020 Choice 2 & 2.1_Round 6 (LR)

Attachment(s):	7042END-FBO VA 0722.pdf 7044END-FBO VA 0722.pdf 7042RevEND-FBO VA 0722.pdf 7044RevEND-FBO VA 0722.pdf 7042 FBO SCH VA.pdf 7044 FBO SCH VA.pdf 7042Rev FBO SCH VA.pdf 7044Rev FBO SCH VA.pdf VA Choice 2 LR Rate Tables Appendix C.pdf
Item Status:	Received & Acknowledged
Status Date:	08/01/2022

Attachment VA Choice 2 nAARP LR Memo Exhibits 20201016.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 LR Objection 2 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 LR Objection 4 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 LR Objection 5 Attachments.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Ch 2_2.1 LR Objection 6 Attachments.xlsx is not a PDF document and cannot be reproduced here.

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

Choice 2 nAARP LR NAIC Filing Checklist
October 2020

CONFIDENTIAL

Consolidated, Most Commonly Asked Questions – States' LTC Rate Increase Reviews

1. **New premium rate schedule, percentage increase for each rating scenario such as issue age, benefit period, elimination period, etc., from the existing and original rates.**

   Please refer to the Rate Appendices submitted in this filing.

   A. **Provide rate increase percentages by policy form number and clear mapping of these numbers to any alternative terminology describing policies stated in the actuarial memorandum and other supporting documents.**

      Please refer to Exhibit III "Status of Filings" in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx", as well as the Header and Section 2 of the Actuarial Memorandum.

   B. **Provide the cumulative rate change since inception for each of the rating scenarios.**

      Please refer to Exhibit III "Status of Filings" in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

2. **Rate increase history that reflects the filed increase.**

   A. **Provide the month, year, and percentage amount of all previous rate revisions.**

      Please refer to Section 7.5 of the Actuarial Memorandum as well as Exhibit III "Status of Filings" in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

   B. **Provide the SERFF filing numbers associated with all previous rate revisions.**

      A 24.8% rate increase was accepted in Virginia on 6/28/2019.
      (SERFF # GEFA-1130998408).

3. **Actuarial Memorandum justifying the new rate schedule, which includes:**

   A. **Lifetime loss ratio projection, with earned premiums and incurred claims discounted at the maximum valuation interest rate.**

      Please refer to Exhibits I-II of the Actuarial Memorandum.

      i. **The projection should be by year.**

         Please refer to Exhibits I-II of the Actuarial Memorandum.

      ii. **Provide the count of covered lives and count of claims incurred by year.**

Please refer to Exhibits I-II of the Actuarial Memorandum and Exhibit IV in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

iii. **Provide separate experience summaries and projections for significant subsets of policies with substantially different benefit and premium features. Separate projections of costs for significant blocks of paid-up and premium-paying policies should be provided.**

GLIC notes that the Choice 2 & 2.1 product series is a relatively young block of business so there is not enough experience yet to indicate credible distinctions between different benefit and premium features. Furthermore, there is not a significant subset of policies that would suggest the need for separating projections for the Choice 2 & 2.1 block. The actuarially justified rate increase in this filing is developed based on aggregate product experience and does not include splits for either benefit periods or benefit increase options. Therefore, GLIC does not believe that these views should be used as justification for or against the requested rate increase in this filing. Additionally, for these reasons, GLIC believes that neither paid-up policies or premium paying policies should be separated for analysis.

iv. **Provide a comparison of state versus national mix of business. In addition, a state may request separate state and national data and projections. The company should accompany any state-specific information with commentary on credibility, materiality, and impact on requested rate increase.**

Please refer to Section 9 of the Actuarial Memorandum for information pertaining to credibility. For nationwide experience projections, please refer to Exhibits I-II of the Actuarial Memorandum. For State Specific projections, please refer to Exhibits I-II in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

B. **Reasons for the rate increase, including which pricing assumptions were not realized & why.**

Please refer to Section 3 of the Actuarial Memorandum.

i. **Attribution analysis - present the portion of the rate increase allocated to and impact on the lifetime loss ratio from each change in assumption.**

In 2016, GLIC converted from a PolySystems projection model using Total Lives Claim Costs to an AXIS model based on Healthy Lives done through First Principles. Please note that GLIC's original pricing assumptions were created on a Total Lives basis, while GLIC's Current Best Estimate Assumptions are created using separate assumptions for Healthy Lives and Disabled Lives.

For the period prior to the system conversion, the experience factors could not be analyzed at the same level of detail as after the conversion. We calculated the assumption impact on the lifetime loss ratio from pricing to 2015 Best Estimates. Please see the following table below:

Change in LLR from Change in key assumption	
In Percentages Points	
Lapse	27%
Martality	2%
Marbidity	29%

The system conversion has an effect of increasing the lifetime loss ratio by 3.7 percentage points. It is impossible to attribute this impact to individual assumptions.

In the update from 2016 CFT assumptions to 2017 CFT assumptions, the incidence assumption update was the most impactful, increasing the lifetime loss ratio by 4.1 percentage points. The combined impact of lapse and mortality assumptions was 0.4 percentage points.

In the update from 2017 CFT assumptions to 2018 CFT assumptions, the lower claim termination and incidence assumptions increased the lifetime loss ratio by 0.5 and 0.2 percentage points respectively. The combined impact of lapse and mortality assumptions was 0.5 percentage points. Situs mix update also increased the lifetime loss ratio by 0.4 percentage points. This effect is partially offset by a 1.4 percentage points decrease in utilization update.

In the update from 2018 CFT assumptions to 2019 CFT assumptions, the higher utilization and incidence assumptions increased the lifetime loss ratio by 1.5 and 6.8 percentage points respectively. The combined impact of lapse and mortality assumptions was 0.2 percentage points. Situs mix update increased the lifetime loss ratio by 0.2 percentage points. This effect is partially offset by a 1.4 percentage points decrease in utilization update.

ii. Related to the issue of past losses, explain how the requested rate increase covers a policyholder's own past premium deficiencies and/or subsidizes other policyholders' past claims.

The premium rate requests that GLIC is currently seeking will not be used to offset losses already incurred on these blocks of business. While it is true that historical incurred claims have been higher than originally anticipated, the rate increases will ultimately go towards paying for future claims on the policyholders that remain inforce.

However, as mentioned in a recent issue brief of the American Academy of Actuaries' Long-Term Care Past Losses Considerations Work Group, if a state delays or limits an approval of an insurer's request for a premium rate increase, it appears to be unfair treating such losses as non-recoverable. Such treatment could also result in subsidization of the premium rates across states, which in turn could create an unfair extra burden for policyholders in states that have approved justified premium rate increase in a timely manner.

Additionally, if rate increases are delayed, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage of future premium rate increase must be applied to obtain the target lifetime loss ratio. It is GLIC's intent to learn from the past, act early, and work diligently with regulators to drive approval of the planned rate increase, and therefore avoid significant premium rate increases when the average policyholder's attained age is higher.

iii. **Provide the original loss ratio target to allow for comparison of initially assumed premiums and claims and actual and projected premiums and claims.**

Please refer to Section 9 of the Actuarial Memorandum.

iv. **Provide commentary and analysis on how credibility of experience contributed to the development of the rate increase request.**

Please refer to Section 9 of the Actuarial Memorandum.

C. **Statement that policy design, underwriting, and claims handling practices were considered.**

Please refer to Sections 4 and 5 of the Actuarial Memorandum.

i. **Show how benefit features, e.g., inflation and length of benefit period, and premium features, e.g., limited pay and lifetime pay, impact requested increases.**

In preparation for each round of rate increase filings for Choice 2 & 2.1, GLIC performs an extensive review to determine the best way to manage this block of business through rate action or alternative policyholder solutions. As a part of the review for this filing, GLIC primarily considered product line, benefit period, and inflation, but made the ultimate decision that at this time there is not sufficient justification to vary the rate increase by any particular product feature. One major driver in this decision is the age of the block. Since Choice 2 & 2.1 is a relatively young block of business, we do not believe that enough time has elapsed to see material differences between classes of policies. GLIC will continue to assess the experience as it emerges and will revisit the best way to manage the block going forward as a part of each round of rate increase filings.

ii. **Specify whether waived premiums are included in earned premiums and incurred claims, including in the loss ratio target calculation; provide the waived premium amounts and impact on requested increase.**

Waived premiums are included in the earned premiums and incurred claims. GLIC maintains that waived premium does belong in experience when calculating a justified rate increase. As justification, GLIC states the following:

1. Including waived premiums as a benefit is a common industry practice and is a reasonable way to develop models. GLIC confirmed with multiple leading third-

party actuarial firms with significant long-term care experience that many long-term care companies follow the practice of including waived premiums as a benefit. Including waived premiums is consistent with how GLIC does all projections on a gross premium basis, including our cash flow testing and loss recognition testing.

2. Waiver of Premium is a benefit, like any other payment associated with the benefits on a policy. Since the cost of wavier of premium is tied to incidence and claim length, GLIC believes waived premium should not be treated any differently than other morbidity items. Because Waiver of Premium is a benefit, GLIC creates a separate reserve for waived premiums at the time of claim for each policy. In doing so, the premiums are still earned because GLIC is providing coverage while the policyholder is on claim. Thus, treating the waived premium as an additional claim item is consistent with an earned and incurred definition of premium and claims, respectively.

3. When calculating historical premium, GLIC models a policyholder as paying premiums until they leave the experience pool. To model historical waived premium as an absence of premium, additional model complexity would be required. GLIC believes that this additional model complexity would not be matched in additional value to our current modeling methodology. Removing waiver of premium from the cash flows is not expected to have significant impact in the lifetime loss ratio presented in Exhibits I and II of the Actuarial Memorandum, and therefore GLIC believes that there is no additional value added.

iii. Describe current practices with dates and quantification of the effect of any underwriting changes. Describe how adjustments to experience from policies with less restrictive underwriting are applied to claims expectations associated with policies with more restrictive underwriting.

GLIC does not specifically isolate underwriting and quantify change effects when conducting its analysis. Underwriting is considered an underlying assumption included in establishing GLIC's lapse, mortality, morbidity and benefit utilization rate assumptions.

D. A demonstration that actual and projected costs exceed anticipated costs and the margin.

Please refer to Exhibit V in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx" provided with the filing for a calendar year nationwide exhibit that demonstrates how actual and projected future costs compare to anticipated pricing costs. As observed in Exhibit V, the past actual loss ratio is higher than the expected. Due to the impact of rate actions and the use of best estimate assumptions in the projections, the future best estimate loss ratio is lower than the expected originally expected. However, the actual/best estimated lifetime loss ratio is considerably higher than the expected, demonstrating that in the overall life of the product the actual and projected costs exceed anticipated costs and the margin.

Please also refer to Exhibits X–XI for the durational A/E's using original pricing assumptions provided in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

E. The method and assumptions used in determining projected values should be reviewed in light of reported experience and compared to the original pricing assumptions and current assumptions.

i. Provide applicable actual-to-expected ratios regarding key assumptions.

Please refer to Exhibits VI-IX in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx" for current assumption durational A/E exhibits. Please refer to Exhibits X-XI in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx" for original pricing A/E durational exhibits.

ii. Provide justification for any change in assumptions.

Please refer to Section 8 of the Actuarial Memorandum.

F. Combined morbidity experience from different forms with similar benefits, whether from inside or outside the company, where appropriate to result in more credible historical claims as the basis for future claim costs.

Please refer to Section 8 of the Actuarial Memorandum.

i. Explain the relevance of any data sources and resulting adjustments made relevant to the current filing, particularly regarding the morbidity assumption.

Please refer to Section 8 of the Actuarial Memorandum.

ii. A comparison of the population or industry study to the in-force related to the filing should be performed, if applicable.

For nationwide experience projections, please refer to Exhibits I-II of the Actuarial Memorandum. For State Specific projections, please refer to Exhibits I-II in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

iii. Explain how claims cost expectations at older ages and later durations are developed if data is not fully credible at those ages and durations.

Claim cost expectations come from our morbidity assumptions. Morbidity assumptions contain three distinct pieces; incidence, claim termination rates and utilization.

Utilization is somewhat different by attained age but there is little differentiation in the assumptions at ages where there is limited claims experience.

Similarly, the claim termination rates differ by age at claim and duration. GLIC termination rates at the oldest ages/later durations are a blend of company experience and baseline rates from a consulting firm.

The final assumptions for incidence are a credibility weighting of two separate assumption studies that we have classified, and detailed below, as direct derived and baseline.

a. The direct derived assumptions are based on updated studies of inception-to-date company experience.
b. The baseline assumption is a frozen long-term estimate of healthy life incidence. It is primarily a healthy-life translation of 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 recent Company experience.

iv. Provide the year of the most recent morbidity experience study.

Please refer to Section 8 of the Actuarial Memorandum. Please also refer to Exhibits VI-IX in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

G. Information (from NAIC Guidance Manual for Rating Aspect of the Long-Term Care Insurance Model Regulation, "Guidance Manual" Q&A): Morbidity, Lapse, Mortality, Interest

i. Comparison with asset adequacy testing reserve assumptions

a) Explain the consistency regarding actuarial assumptions between the rate increase filing and the most recent asset adequacy (reserve) testing filing.

Please refer to Section 8 of the Actuarial Memorandum.

b) Additional reserves that the company is holding above NAIC Model Reg 10 formula reserves should be provided, (such as premium deficiency reserves and Actuarial Guideline 51 reserves).

Please refer to Section 10 of the Actuarial Memorandum.

ii. Assumptions Template in Appendix 6 of the *NAIC Guidance Manual for Rating Aspect of the Long-Term Care Insurance Model Regulation (Guidance Manual)* (for policies issued after 2017, where applicable)

Not Applicable.

iii. **Provide actuarial assumptions from original pricing and most recent rate increase filing, and have the original actuarial memorandum available upon request.**

Please refer to Section 8 of the Actuarial Memorandum. For original pricing lapse and mortality assumptions, please also refer to Exhibits X and XI in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx". Please note that the expected rates in column G of Exhibit X reflect the mix of the two sets of lapse rates stated in Section 8 of the Actuarial Memorandum. For morbidity assumptions, please note that only best estimate sample cells have been provided, as the product was priced using claim costs which are both cumbersome and difficult to summarize.

H. Guidance Manual Checklist items: summaries (including past rate adjustments); average premium; distribution of business, including rate increases by state; underwriting; policy design and margins; actuarial assumptions; experience data; loss ratios; rationale for increase; reserve description

Please refer to the Actuarial Memorandum and Exhibit III "Status of Filings" in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

I. Assert that analysis complies with actuarial standards of practice, including 18 & 41.

Please refer to Section 15 of the Actuarial Memorandum.
.

J. Numerical exhibits should be provided in Excel spreadsheets with active formulas maintained, where possible.

The excel spreadsheets for each respective exhibit have been provided in in the in the file: "VA Choice 2 nAARP LR Additional Exhibits 20201016.xlsx".

4. Rate Comparison Statement of renewal premiums with new business premiums.

Not Applicable.

5. Policyholder notification letter – should be clear and accurate.

Please refer to the Policyholder Notification Letter.

A. Provide a description of options for policyholders in lieu of or to reduce the increase.

Please refer to the Policyholder Notification Letter.

B. If inflation protection is removed or reduced, is accumulated inflation protection vested?

Please refer to the Policyholder Notification Letter.

C. Explain the comparison of value between the rate increase and policyholder options.

Please refer to the Policyholder Notification Letter.

D. Are future rate increases expected if the rate increase is approved in full? If so, how is this communicated to policyholders?

Please refer to the Policyholder Notification Letter.

E. How are partnership policies addressed?

Please refer to the Policyholder Notification Letter.

6. Actuarial certification and rate stabilization information, as described in the Guidance Manual and Contingent benefit upon lapse information, including reserve treatment.

Please refer to Section 15 of the Actuarial Memorandum.

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

Choice 2 nAARP LR NAIC Filing Checklist
October 2020

CONFIDENTIAL

Note regarding this document:

Commissioners on the Long-Term Care Insurance (B/E) Task Force requested that the LTC Pricing Subgroup develop a single checklist that reflects significant aspects of LTC rate increase review inquiries from all of the states. In this context, "checklist" means the list of inquiries (often a template) that states typically send at the beginning of reviews of rate increase filings.

This document contains aspects of the NAIC Guidance Manual and checklists developed by several other states. This single checklist is not intended to prevent a state from asking for additional information. The intent is to take a step toward moving away from 50 states having 50 different checklists in order to have a more efficient process nationally to provide the most important information needed to determine an approvable rate increase. To keep the template a manageable length, it is anticipated that this template will result in states attaining 90 to 100 percent of the information necessary to make a decision about determining approvable rate increases. State and block specifics will generate the other zero to 10 percent of requests.

This consolidated checklist, along with an accompanying list of state-specific questions, can be presented to the LTC B/E Task Force prior to or at the March 2018 NAIC national meeting. As states apply this checklist, an improved version may be considered for future addition to the *Guidance Manual*.

_____
Shumaila Merchant, F.S.A., M.A.A.A.
Director and Actuary
Genworth Life Insurance Company
October 2020

NOTE: This document is intended to assist carriers in preparing LTCI rate increase filings for review and approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. Note that some regulatory references in the Comments column are approximate. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements.

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
Source of Filing	14 VAC 5-101-40	Filings shall be submitted in SERFF. Third-party filing authorization must be included.	Acknowledged
	14VAC5-101-50 C 1	Filing description must include the type of insurance form, including a description of the form and the market for which the form is intended; and intentions to concentrate on a specialized market should be noted.	Acknowledged
	14VAC5-101-50 C 2	Filing description must include the form number of each form that is being filed.	Acknowledged
General Information Filing Description	14VAC5-101-50 C 3	Filing description must state whether submitted form is new, or if replacing, revising, or modifying a previously approved form, the exact changes that are intended.	Acknowledged
	14VAC5-101-50 C 4	Filing description must identify any change in benefits and indicate whether the change affects premium rates for the form.	Acknowledged
	14VAC5-101-50 C 5	Filing description must state if approval of a form submitted has been withdrawn by another regulatory body and the reasons for such a withdrawal.	Acknowledged

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-50 F	Any form filed that is to be used with a previously approved form, including an application, shall identify the form number, approval date, and SERFF or state tracking number in the new filing.	N/A
	14VAC5-101-50 G	Any amendment, endorsement, or rider that intends to revise a previously approved form shall be accompanied by the previously approved form filed as supporting documentation.	Acknowledged
Form Number	14VAC5-101-60 1	Form Number must appear in the lower left-hand corner of the first page of the form. It shall consist of numbers, letters, or a combination of both. The form number shall distinguish the form from all other forms used by the company.	N/A
Company Name and Address	14VAC5-101-60 2	Full and proper name (including "Inc.") must appear prominently on first page or cover sheet of all forms. Home office address must be included on first page of any policy, application, or enrollment form.	N/A
Marketing Name or Logo	14VAC5-101-60 3	A marketing name or logo also may be used on the form, provided that the marketing name or logo does not mislead as to the identity of the company.	N/A
	14VAC5-101-60 4	The cover page of a policy also shall include the address of an office that will administer the policy if different from the home office, a company telephone number, and company website address.	N/A
Final Form	14VAC5-101-60 5	Form must be submitted in "final form" and in "John Doe fashion" to indicate its intended use.	N/A
Electronic Version	14VAC5-101-60 6	Each form that is to be used in an electronic version shall be filed in a format that matches the electronic version exactly.	N/A
Readability	14VAC5-101-70 A	Each form submitted for review or approval shall be written in simplified language, logically and clearly arranged, and printed in a legible format.	Acknowledged

REVIEW REQUIREMENTS	REFERENCES	COMMENTS	FILER'S NOTES
	14VAC5-101-70 C	Defined words and terms shall be placed in a separate definition section that is clearly identified, unless only used in one section.	N/A
Type Size	14VAC5-101-70 E	Any form submitted for review or approval shall be printed in at least 10-point type size.	N/A
	14VAC5-101-70 F	Any policy shall achieve a minimum Flesch reading ease score of 50 or an equivalent score using another comparable test, unless otherwise specified by statute, or an exception requested pursuant to 14 VAC 5-101-70 G.	Acknowledged
Variability	14VAC5-101-80	A. Use of variable bracketed information shall be limited. All variable information shall be clear, easily understood and fully explain each use of the variable language. B. Administrative information, such as officer names, titles and signatures, contact information, or company logo may be presented as variable bracketed text. C. Different types of benefits may be variable only for inclusion or exclusion within the form. The use of brackets within brackets is not permitted, except when variability is necessary to identify a period of time or other numeric value. D. Each instance of variable text shall appear in brackets on a form and shall be separately and completely explained in detail in a Statement of Variability document. Each explanation of variability shall appear in the same order that it appears on the form. E. Requests for revisions to a Statement of Variability contained in a previously approved filing shall be accomplished by notification in the original filing.	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
Filing a Rate Revision	14 VAC 5-130-70 A	(i) New rate sheet;	Appendix A and Appendix B
		(ii) All information required by SERFF.	Acknowledged
	14 VAC 5-130-70 B	Actuarial Memorandum	See Act Memo
	14VAC5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	Act Memo Section 4, 5
	14VAC5-130-70 B 2	The scope and reason for the premium or rate revision.	Act Memo, Section 2
	14VAC5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	Act Memo, Appendix A, B
	14VAC5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	Act Memo, Section 1
	14VAC5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) Average overall change, including a detailed explanation of how the change was determined.	Act Memo, Section 13, 14, 15
	14VAC5-130-70 B 6	*The following is applicable to all coverage with the exception of coverage issued in the small group market:* (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail; (ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and	Exhibit I & II

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(iii) If blended, provide the credibility factor assigned to the national experience.	Act Memo, Section 9
	14VAC5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	Act Memo, Section 9
	14VAC5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	Act Memo, Section 8
	14VAC5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.	N/A
	14VAC5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	Act Memo, Section 9, Exhibit I, II
	14VAC5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	60%
	14VAC5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.	N/A
	14VAC5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such	Act Memo, Section 1

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		members in the year immediately prior to the filing of the rate revision.	
	14VAC5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	Act Memo, Section 17
Policyholder Letter Review	14VAC5-200-75 A	Other than policies for which no applicable premium rate or rate schedule increases can be made, insurers shall provide all of the information listed in this subsection to the applicant at the time of application or enrollment, unless the method of application does not allow for delivery at that time. In such a case, an insurer shall provide all the information listed in this section to the applicant no later than at the time of delivery of the policy or certificate.	Policyholder Notification Letter
	14VAC5-200-75 A 1	A statement that the policy may be subject to rate increases in the future;	Policyholder Notification Letter
	14VAC5-200-75 A 2	An explanation of potential future premium rate revisions, and the policyholder's or certificateholder's option in the event of a premium rate revision;	Policyholder Notification Letter
	14VAC5-200-75 A 3	The premium rate or rate schedules applicable to the applicant that will be in effect until a request is made for an increase;	Policyholder Notification Letter
	14VAC5-200-75 A 4	A general explanation for applying premium rate or rate schedule adjustments that shall include: a. A description of when premium rate or rate schedule adjustments will be effective (e.g., next anniversary date, next billing date, etc.); and b. The right to a revised premium rate or rate schedule as provided in subdivision 2 of this subsection if the premium rate or rate schedule is changed;	Policyholder Notification Letter

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-75 D	An insurer shall provide notice of an upcoming premium rate schedule increase to all policyholders or certificate holders, if applicable, at least 75 days prior to the implementation of the premium rate schedule increase by the insurer. Such notice shall be filed with the commission at the time the premium rate increase is filed. The notice shall include at least the following information:	Acknowledged
	14VAC5-200-75 D 1	All applicable information identified in subsection A of this section when the rate increase is implemented;	Policyholder Notification Letter
Policyholder Options	14VAC5-200-75 D 2	A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including: a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183; b. A disclosure stating that all options available to the policyholder may not be of equal value; c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and d. Contact information that will allow the policyholder to contact the insurer for additional options available;	Policyholder Notification Letter
	14VAC5-200-75 D 3	A clear identification of the driving factors of the premium rate increase; and	Policyholder Notification Letter
	14VAC5-200-75 D 4	A statement substantially similar to the following: The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available	Policyholder Notification Letter

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.	
Pre-Rate Stability	14VAC5-200-150 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth before October 1, 2003.	Acknowledged
Reasonableness of Benefits	14VAC5-200-150 B	Benefits under individual 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 or, (ii) 75% applied to any premium rate increase on group policy forms.	Exhibit III
		In evaluating the expected loss ratio, due consideration shall be given to all relevant factors, including:	
	14VAC5-200-150 B 1	Statistical credibility of incurred claims experience and earned premiums.	Act Memo, Section 9
	14VAC5-200-150 B 2	The period for which rates are computed to provide coverage.	Lifetime
	14VAC5-200-150 B 3	Experienced and projected trends;	Act Memo, Section 8
	14VAC5-200-150 B 4	Concentration of experience within early policy duration;	Exhibit I
	14VAC5-200-150 B 5	Expected claim fluctuation;	Act Memo, Section 8
	14VAC5-200-150 B 6	Experience refunds, adjustments or dividends.	Exhibit I
	14VAC5-200-150 B 7	Renewability features;	Act Memo, Section 4
	14VAC5-200-150 B 8	All appropriate expense factors;	Act Memo, Section 8
	14VAC5-200-150 B 9	Interest;	Act Memo, Section 8
	14VAC5-200-150 B 10	Experimental nature of the coverage;	N/A
	14VAC5-200-150 B 11	Policy reserves;	Act Memo, Section 10

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
	14VAC5-200-150 B 12	Mix of business by risk classification; and	Act Memo, Section 14
	14VAC5-200-150 B 13	Product features such a long elimination periods, high deductibles and high maximum limits.	Act Memo, Section 14
		Demonstrations of loss ratios shall be made in compliance with the Rules Governing the Filing of Rates for Individual and Certain Group Accident and Sickness Insurance Policy Forms, Chapter 130 (14 VAC 5-130) of this title. 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.	Exhibit I
	14VAC5-200-150 C	Any insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series mat be approved at one time as part of the current rate increase filing.	Acknowledged
	14VAC5-200-150 D	As a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D. If the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases will trigger the offering of a contingent benefit upon lapse, the insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	Acknowledged
	14VAC5-200-150 E	All submissions shall include information required by 14VAC5-200-75.	Acknowledged
Long-Term Care Insurance Funded by Life Insurance	14VAC5-200-150 F	A life insurance policy that funds long-term care benefits entirely by accelerating the death benefit is considered to provide reasonable benefits in relation to	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		premiums paid, if the policy complies with all the following provisions:	N/A
	14VAC5-200-150 F 1	The interest credited internally to determine cash value accumulations, including long term care, if any, are guaranteed not to be less than the minimum guaranteed interest rate for cash value accumulations without long-term care set forth in the policy;	N/A
	14VAC5-200-150 F 2	The portion of the policy that provides life insurance benefits meets the nonforfeiture requirements of Chapter 32 (§ 38.2-3200 et seq.) of Title 38.2 of the Code of Virginia;	N/A
	14VAC5-200-150 F 3	If an application for a long-term care insurance contract or certificate is approved, the issuer shall deliver the contract or certificate of insurance to the applicant no later than 30 days after the date of approval;	N/A
	14VAC5-200-150 F 4	At the time of policy delivery, a policy summary shall be delivered for an individual life insurance policy that provides long-term care benefits within the policy or by rider. In the case of direct response solicitations, the insurer shall deliver the policy summary upon the applicant's request, but regardless of request shall make delivery no later than at the time of policy delivery. In addition to complying with all applicable requirements, the summary shall also include:	N/A
		a. An explanation of how the long-term care benefit interacts with other components of the policy, including deductions from death benefits;	N/A
		b. An illustration of the amount of benefits, the length of benefit, and the guaranteed lifetime benefits, if any, for each covered person;	N/A
		c. Any exclusions, reductions and limitations on benefits of long-term care;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. A statement that any long-term care inflation protection option required by 14VAC5- 200-100 is not available under this policy;	N/A
		e. If applicable to the policy type, the summary shall also include: (1) A disclosure of the effects of exercising other rights under the policy; (2) A disclosure of guarantees related to long-term care costs of insurance charges; and (3) Current and projected maximum lifetime benefits; and	N/A
		f. The provisions of the policy summary listed above may be incorporated into a basic illustration or into the life insurance policy summary;	N/A
	14VAC5-200-150 F 5	Any time a long-term care benefit, funded through a life insurance vehicle by the acceleration of the death benefit, is in benefit payment status, a monthly report shall be provided to the policyholder. The report shall include:	N/A
		a. Any long-term care benefits paid out during the month;	N/A
		b. An explanation of any changes in the policy (e.g., death benefits or cash values) due to long-term care benefits being paid out; and	N/A
		c. The amount of long-term care benefits existing or remaining;	N/A
	14VAC5-200-150 F 6	Any policy illustration that meets the applicable requirements of 14VAC5-41; and	N/A
	14VAC5-200-150 F 7	An actuarial memorandum is filed with the Bureau of Insurance that includes:	N/A
		a. A description of the basis on which the long-term care rates were determined;	N/A
		b. A description of the basis for the reserves;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		c. A summary of the type of policy, benefits, renewability, general marketing method, and limits on ages of issuance;	N/A
		d. A description and a table of each actuarial assumption used. For expenses, an insurer must include percentage of premium dollars per policy and dollars per unit of benefits, if any;	N/A
		e. A description and a table of the anticipated policy reserves and additional reserves to be held in each future year for active lives;	N/A
		f. The estimated average annual premium per policy and the average issue age;	N/A
		g. A statement as to whether underwriting is performed at the time of application. The statement shall indicate whether underwriting is used and, if used, the statement shall include a description of the type or types of underwriting used, such as medical underwriting or functional assessment underwriting. Concerning a group policy, the statement shall indicate whether the enrollee or any dependent will be underwritten and when underwriting occurs; and	N/A
		h. A description of the effect of the long-term care policy provision on the required premiums, nonforfeiture values and reserves on the underlying life insurance policy, both for active lives and those in long-term care claim status.	N/A
Post-Stability Policies	14VAC5-200-153 A	This section applies to any premium rate increase filed with the commission on or after September 1, 2015, for any long-term care insurance policy issued in this Commonwealth on or after October 1, 2003, but prior to September 1, 2015.	Acknowledged
	14VAC5-200-153 B	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		exceptional increase, prior to the notice to the policyholders and shall include:	Acknowledged
	14VAC5-200-153 B 1	Information required by 14VAC5-200-75;	Acknowledged
	14VAC5-200-153 B 2	Certification by a qualified actuary that:	Act Memo, Section 17
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	Act Memo, Section 17
		b. The premium rate filing is in compliance with the provisions of this section;	Act Memo, Section 17
	14VAC5-200-153 B 3	An actuarial memorandum justifying the rate schedule change request that includes:	
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	Exhibit I, II
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	Exhibit I, II
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	Exhibit I, II
		(3) The projections shall demonstrate compliance with subsection C of this section; and	Exhibit I, II
		(4) For exceptional increases,	
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	Acknowledged
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	Acknowledged
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	Acknowledged
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	Acknowledged
		e. If it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	Acknowledged
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	Acknowledged
	14VAC5-200-153 B 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	Acknowledged
	14VAC5-200-153 B 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	Acknowledged
Series Rate Increases		An insurer may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		entire series may be approved at one time as part of the current rate increase filing. The insurer shall be required to include contingent benefit upon lapse at the time of each scheduled increase.	Acknowledged
		The insurer may request a premium rate schedule increase less than what is required under this section and the commission may approve such premium rate schedule increase, without submission of the certification in subdivision 2 a of this subsection, if the actuarial memorandum discloses the premium rate schedule increase necessary to make such certification required, the premium rate schedule increase filing satisfies all other requirements of this section, and is, in the opinion of the commission, in the best interest of policyholders.	Acknowledged
	14VAC5-200-153 C	All premium rate schedule increases shall be determined in accordance with the following requirements:	Acknowledged
Exceptional Increases	14VAC5-200-153 C 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	Acknowledged
	14VAC5-200-153 C 2	Premium rate schedule increases shall be calculated such that the sum of the accumulated value of incurred claims, without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:	Acknowledged
		a. The accumulated value of the initial earned premium times 58%;	Exhibit III
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	Exhibit III
		c. The present value of future projected initial earned premiums times 58%; and	Exhibit III

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	Exhibit III
	14VAC5-200-153 C 3	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	Acknowledged
	14VAC5-200-153 C 4	All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	Acknowledged
	14VAC5-200-153 D	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision B 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection K of this section, the projections required by subdivision B 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	Acknowledged
	14VAC5-200-153 E	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision B 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection D of	Acknowledged

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		this section. For group insurance policies that meet the conditions in subsection K of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	Acknowledged
Premium Rate Increases for Policies Issued After September 1, 2015.	14VAC5-200-154 A	An insurer shall request the commission's approval of a pending premium rate schedule increase, including an exceptional increase, prior to the notice to the policyholders and shall include:	N/A
	14VAC5-200-154 A 1	Information required by 14VAC5-200-75;	N/A
	14VAC5-200-154 A 2	Certification by a qualified actuary that:	N/A
		a. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated; and	N/A
		b. The premium rate filing is in compliance with the provisions of this section;	N/A
	14VAC5-200-154 A 3	An actuarial memorandum justifying the rate schedule change request that includes:	N/A
		a. Lifetime projections of earned premiums and incurred claims based on the filed premium rate schedule increase and the method and assumptions used in determining the projected values, including reflection of any assumptions that deviate from those used for pricing other forms currently available for sale;	N/A
		(1) Annual values for the five years preceding and the three years following the valuation date shall be provided separately;	N/A
		(2) The projections shall include the development of the lifetime loss ratio, unless the rate increase is an exceptional increase;	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		(3) The projections shall demonstrate compliance with subsection B of this section; and	N/A
		(4) For exceptional increases:	N/A
		(a) The projected experience should be limited to the increases in claims expenses attributable to the approved reasons for the exceptional increase; and	N/A
		(b) In the event the commission determines as provided in the definition of exceptional increase in 14VAC5-200-40 that offsets may exist, the insurer shall use appropriate net projected experience;	N/A
		b. Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;	N/A
		c. Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;	N/A
		d. A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;	N/A
		e. In the event that it is necessary to maintain consistent premium rates for new policies and policies receiving a rate increase, the insurer will need to file composite rates reflecting projections of new policies; and	N/A
		f. A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted;	N/A
	14VAC5-200-154 A 4	A statement that renewal premium rate schedules are not greater than new business premium rate schedules	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		except for differences attributable to benefits, unless sufficient justification is provided to the commission; and	N/A
	14VAC5-200-154 A 5	Sufficient information for review and approval of the premium rate schedule increase by the commission.	N/A
	14VAC5-200-154 B	All premium rate schedule increases shall be determined in accordance with the following requirements:	N/A
Exceptional Increases	14VAC5-200-154 B 1	Exceptional increases shall provide that 70% of the present value of projected additional premiums from the exceptional increase will be returned to policyholders in benefits;	N/A
	14VAC5-200-154 B 2	Premium rate schedule increases shall be calculated such that the sum of the lesser of (i) the accumulated value of actual incurred claims, without the inclusion of active life reserves, or (ii) the accumulated value of historic expected claims without the inclusion of active life reserves, plus the present value of the future expected incurred claims, projected without the inclusion of actual life reserves, will not be less than the sum of the following:	N/A
		a. The accumulated value of the initial earned premium times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience;	N/A
		b. 85% of the accumulated value of prior premium rate schedule increases on an earned basis;	N/A
		c. The present value of future projected initial earned premiums times the greater of (i) 58% and (ii) the lifetime loss ratio consistent with the original filing including margins for moderately adverse experience; and	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		d. 85% of the present value of future projected premiums not in subdivision 2 c of this subsection on an earned basis;	N/A
	14VAC5-200-154 B 3	Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase. Expected claims are calculated for each calendar year based on the in-force policies at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing;	N/A
	14VAC5-200-154 B 4	In the event that a policy form has both exceptional and other increases, the values in subdivisions 2 b and d of this subsection will also include 70% for exceptional rate increase amounts; and	N/A
	14VAC5-200-154 B 5	All present and accumulated values used to determine rate increases, including the lifetime loss ratio consistent with the original filing reflecting margins for moderately adverse experience, shall use the maximum valuation interest rate for contract reserves as specified in § 38.2-1371 of the Code of Virginia. The actuary shall disclose as part of the actuarial memorandum the use of any appropriate averages.	N/A
	14VAC5-200-154 C	For each rate increase that is implemented, the insurer shall file for approval by the commission updated projections, as defined in subdivision A 3 a of this section, annually for the next three years and include a comparison of actual results to projected values. The	N/A

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	FILER'S NOTES
		commission may extend the period to greater than three years if actual results are not consistent with projected values from prior projections. For group insurance policies that meet the conditions in subsection J of this section, the projections required by subdivision A 3 a of this section shall be provided to the policyholder in lieu of filing with the commission.	N/A
	14VAC5-200-154 D	If any increased premium rate in the revised premium rate schedule is greater than 200% of the comparable rate in the initial premium schedule, the premiums exceeding 200% shall be clearly identified and lifetime projections, as defined in subdivision A 3 a of this section, shall be filed for approval by the commission every five years following the end of the required period in subsection C of this section. For group insurance policies that meet the conditions in subsection J of this section, the projections required by this subsection shall be provided to the policyholder in lieu of filing with the commission.	N/A

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

The Rates Section of the Life and Health Division reviews long-term care insurance rate revisions . Please contact the assigned rates examiner or this section directly at (804) 371-9348 if you have questions or need additional information about this line of insurance.

The Flesch reading ease score of the filed policy form is _____.

I represent that a review of the enclosed form has been conducted, and I certify that, to the best of my knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the applicable rules and regulations. I understand that a failure to comply with these requirements will result in a disapproval of the filing.

I hereby certify that I have reviewed the attached revision to the long-term care insurance rate filing and determined that it is in compliance with the Revision to Long-Term Care Insurance (LTCI) Rates checklist.

Signed: _____

Name (please print): Shumaila Merchant, F.S.A., M.A.A.A Title: Director & Actuary

Company Name: Genworth Life Insurance Company

Date: December 2020 Phone No: ( ) 469-486-3149

E-Mail Address: Shumaila.Merchant@genworth.com

Shumaila Merchant

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

Actuarial Memorandum
December 2020

CONFIDENTIAL

Policy Forms 7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

Non-AARP

1. Scope of this Filing

This filing applies to the referenced Non-AARP policy forms issued in Virginia between May 2003 and September 2003. Forms 7042VA and 7044VA are also referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2". Form 7042VA was marketed by the name "Classic Select" and the 7044VA form was marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies. These forms are no longer being sold.

For all the policies issued in Virginia to which the current filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2019.

	Total Lives
Issued Lives	105
Inforce Lives	78

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

In our prior filing we stated our intention to seek the remainder of the requested rate increase if it was not approved in full. Since Virginia has not approved the prior requested rate increase in full as justified by our experience, GLIC submits this premium rate increase filing to pursue the balance of the rate increase that was previously not approved. In addition, GLIC has made material changes to actuarial assumptions since the prior filing, which has further increased the rate increase request.

In this filing, GLIC requests a premium rate increase of 113%, applicable to the base rates and associated riders of all inforce policies referenced in Section 1 of this actuarial memorandum.

We demonstrate that the proposed premium rate increase satisfies the minimum requirements of Virginia. This actuarial memorandum may not be suitable for other purposes.

3. Justification of the Premium Rate Increase

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the projections and lifetime loss ratios. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. These updates have resulted in increases in the Disabled Life Reserves (DLR) and the continued need for premium rate adjustments.

A key driver for these increases has been lower than expected active life terminations. As voluntary lapse and active life mortality remained lower than anticipated, policyholders stayed inforce longer to ages at which claims were more likely to occur.

In addition to policyholders persisting to longer policy durations and lower mortality rates, claim costs, driven by the combination of claim incidence, claim continuance and benefit utilization rates, have emerged higher than originally expected. Updated claim severity assumptions have led to the significant strengthening of GLIC's DLR in 2014, 2016 and 2018.

For the current filing, the key driver is higher than expected incidence rates, particularly at attained ages 75 and up.

The table below summarizes the assumption updates made since 2014 that have had the biggest impact in the premium rate increases:

Year	Update in Assumptions Due To
2014	Lower Claim Termination Rates (CTR) in later durations Higher Benefit Utilization Rate (BUR) in later durations
2015	Lower Voluntary Lapse Lower Active Life Mortality
2016	Lower CTR BUR methodology change
2017	Incidence differential for Lifetime and Non-Lifetime benefit periods
2018	Lower CTR
2019	New Choice 2 & 2.1 incidence assumption with improved fit by age and duration

If experience emerges as currently expected, timely implementation of the requested premium rate increase should prevent the need for future premium rate increases. However, if rate increases are delayed due to late approvals, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage future premium rate increase must be applied to fewer policyholders in order to obtain the target Lifetime Loss Ratio consistent with applicable regulation. It is our intent to act in a timely manner, work diligently with regulators to obtain approval for the proposed

rate increase, and seek to avoid more significant premium rate increases when the average policyholder's attained age is higher.

The calculations below assume delays in obtaining approval of premium rate increases but no other change. Note that, if implementation of the requested premium rate increase is delayed six years, the increase necessary to achieve the same Lifetime Loss Ratio roughly doubles.

Impact of Rate Increase Delay	
Years Delayed	**Required Increase**
None	113%
1	125%
2	139%
3	154%
4	173%
5	194%
6	219%

4. Marketing Method and Underwriting Description

Policies were sold by captive independent agents, independent agents working through broker general agencies, financial advisors, and agents working through financial institutions.

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.

5. Description of Benefits

These are federally tax-qualified, individually underwritten policies that provide comprehensive long-term care coverage. They cover the reimbursement of expenses incurred by the insured(s) subject to the amount of coverage purchased. Premium payments are waived after the elimination period has been satisfied.

The Privileged Choice (7044 and 7044 Rev) policy forms pay benefits on a monthly basis and include a 10-year survivorship benefit. The 10-year survivorship benefit waives future premium payments upon the death of one spouse if both spouses are insured and have met certain requirements. It also includes a waiver of elimination period for home health care benefits, and home health care service days are applied to the facility elimination period. The optional nonforfeiture benefit, restoration of benefit, 7-year survivorship benefit and return of premium riders were available for purchase for an additional premium.

The Classic Select (7042 and 7042 Rev) policy forms are comprehensive products with benefits payable on a daily basis. Riders include 7-year and 10-year survivorship, waiver of elimination period for home health care benefits, monthly maximum benefit (as opposed to daily), restoration of benefits and nonforfeiture benefits.

These policy forms can cover an individual or a couple (joint policy). The joint policy operates as two individual policies, except that the two insureds draw from one shared policy benefit pool.

These forms require an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living ("ADL") deficiencies or cognitive impairment. The daily or monthly benefit, benefit period and elimination period are selected at issue.

In addition, a Benefit Increase Option (BIO) can be selected at issue. The simple BIO increases the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound BIO increases the prior year's daily maximum by 3% or 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The 3% compound BIO was only made available on the Choice 2.1 (7042 Rev and 7044 Rev) versions of these policy forms.

6. Alternatives to the Proposed Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase. These 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. As with prior rate increases, insureds can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved by the Bureau of Insurance as part of the original filing. 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, which may include any of the following options (where available):

1. Reduction in Daily/Monthly/Lifetime Maximum amount;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the BIO, they would retain any prior increases to their daily or monthly payment maximums. In addition, the company plans to offer, and has included as part of this

filing, a new BIO of 1% compound, which will be available for policyholders who wish to reduce their BIO from a higher level.

Flexible Benefit Option (FBO). GLIC has developed a new alternative to mitigate the proposed premium increase while still providing meaningful protection. The option features the following:

1. A premium rate guarantee until at least January 1, 2025;
2. $250,000 benefit pool for non-shared, $400,000 benefit pool for shared;
3. Monthly indemnity payments that vary by type of benefit. For each full month of qualification, the benefit amounts for each type of benefit are as follows:
   - Nursing Home Benefit - monthly payments are 100% of the monthly maximum. Payments are designed to last three years if the policyholder is in a nursing home for the entire time and would be calculated by dividing the claimant's benefit pool by 36 months;
   - Assisted Care Facility Benefit - monthly payments are 75% of the monthly maximum and are for care in an assisted care facility; and
   - Flexible Care Benefit – monthly payments are 50% of the monthly maximum and are for other types of care, such as home care.
4. GLIC will adjust monthly payment amounts when the insured qualifies for benefits for only part of a month;
5. GLIC will pay only one benefit in a calendar month. If more than one benefit could apply in a calendar month, then GLIC will pay the benefit (Nursing Home Benefit, Assisted Care Facility Benefit, or the Flexible Care Benefit) with the most days of qualification in that month;
6. A 180 day elimination period applies for the Nursing Home and Assisted Care Facility Benefits, and a 90 day elimination period applies to the Flexible Care Benefit; and
7. The benefit pool and monthly maximum will remain fixed, unless the 1% compound BIO is elected. If 1% compound BIO is elected, the benefit pool and monthly maximum will inflate by 1% compounded annually.

The FBO is not available for policies that currently have a benefit pool (net of past claims) less than $250,000 for non-shared, $400,000 for shared.

The combination of the benefits presented with this option is supported by a 2016 PwC study of industry data which found that the average duration for an LTC event is about three years, and that approximately 75%-80% of all LTC events cost less than $250,000[1]. Under this new option, policyholders with non-shared policies will have a benefit pool of $250,000, with monthly payments designed to last three years in a nursing home situs (longer in other situses), and the option of 1% benefit inflation on the benefit pool and monthly maximum. The monthly payment also provides the policyholder more flexibility in managing their long term care event, and a simpler process for receiving benefit payments.

Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an

[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 and then formally published on their website in 2018, is based on data for the time period 2000-2015 and reports figures in 2016 dollars

option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

7.1 Renewability

These policies are guaranteed renewable for life, subject to policy terms and conditions.

7.2 Area Factors

Geographic area factors are not used in rating these policies.

7.3 Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases) and payable for life. Premiums generally vary by issue age, daily benefit, benefit period, elimination period, BIO and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria specified on the application. Where the criteria for a couple's discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%. Where a shared policy was issued, a couple's discount was factored into the shared policy form rates. If only one member of a couple applying for shared coverage was approved, an individual policy was issued and the couple's discount was reduced to 25%.

7.4 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.

Premium Mode	Modal Factor	State Distribution	Nationwide Distribution
Annual	1	51.3%	64.0%
Semi-Annual	0.51	7.7%	6.6%
Quarterly	0.26	25.6%	15.3%
Monthly	0.09	15.4%	14.0%

7.5 History of Previous Rate Revisions

A 24.8% rate increase was accepted in Virginia on 6/28/2019.

7.6 Rate Schedule

Current rate tables reflecting any prior approved rate increase have been included in Appendix A. Corresponding rate tables reflecting any prior approved and the proposed rate increase have been included in Appendix B, attached separately. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Rate tables for the FBO presented in Section 6 are included in Appendix C.

Rate tables for the 1% compound BIO are included in Appendix D.

7.7 Proposed Effective Date

This rate increase will apply to policies on their billing anniversary date, following a minimum 75-day policyholder notification period.

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

8. Actuarial Assumptions

This filing's assumptions, with the exception of claim situs mix, are based on actual Genworth nationwide experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics, policyholder characteristics or underwriting criteria. The claim situs mix assumption is based on GLIC nationwide data. Best Estimate assumptions, described below, for voluntary lapse, mortality, and morbidity do not include any provision for contingency or risk margin. Beginning with 2016 Cash Flow Testing (CFT), GLIC converted from a 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 consistent with those used for GLIC's 2019 CFT, prior to additional Provisions for Adverse Deviation. While base voluntary lapse, mortality and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (nonforfeiture 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. Genworth's Assumption Review Committee approved these assumptions. Genworth reviews experience and all assumptions every year in connection with CFT and may obtain third-party reviews when, for example, management considers changes to be material. The 2019 changes to the incidence assumption were reviewed by a national actuarial consulting firm.

Note: GLIC nationwide data includes all the states' data except New York. Genworth nationwide data refers to GLIC nationwide data plus New York data.

A. Voluntary Lapse Rates:

Original Filing: The products included in this filing were originally priced in 2002 and 2007 using termination assumptions developed from experience prior to those dates. Originally filed Choice 2 lapse rates varied by duration. Originally filed Choice 2.1 lapse rates varied by marital status, issue age and duration. The original ultimate lapse rate for Choice 2 was 1.5% and the original ultimate lapse rate for Choice 2.1 was 1.0%.

Prior Filings: Assumptions for expected lapse rates were regularly updated with actual Genworth nationwide long-term care lapse experience, using the most recent data available. By 2012, there was sufficient data so that the Choice 2 and Choice 2.1 lapse assumption was based on its own experience, supplemented with experience from the other products at the longer durations.

Base rates were adjusted to reflect the effect of marital status, underwriting class, BIO and benefit period. Beginning in 2015, modifiers were used to improve the overall actual to expected lapse results, landing them closer to 100%.

The 2016 transition to a first principles healthy lives model from a total lives model changed the lapse assumption by limiting the exposure base to periods when insureds are not on claim. The 2016 assumption was developed in three segments: 1) durations 1-10, 2) durations 11+ with attained ages up to 79, and 3) durations 11+ with attained ages 80+. The second segment has ultimate rates of approximately 0.5% to 1.0%. The third segment has increasing lapse rates by attained age consistent with Genworth experience.

Starting in 2016, for duration 1-10, Choice 2 and Choice 2.1 lapse rates for healthy lives were based solely on the experience of Choice 2 and later products. For durations 11+, Choice 2 and Choice 2.1 lapse rates were based on total Genworth nationwide experience, with a product adjustment factor.
In 2017, we refined the analysis to exclude exposures and actual lapses that occur over the implementation period of a rate increase. Lapsing policies are automatically put into nonforfeiture status so that instead of experiencing shock lapses, we are experiencing shock persistency. We also split the experience for durations 1-10 into two issue year bands to reflect different experience for policies issued prior to 2010 relative to newer issues.

In 2018, a minor refinement was introduced to recognize polices in paid-up status due to limited pay plans and survivorship.

Current Filing: The current best estimate healthy life lapse assumptions include the recent updates as described above. The assumptions are derived from actual Genworth nationwide Long Term Care lapse experience through fourth quarter of 2018, with a 6-month lag and excluding the experience of recent partial policy years. In the 2019 development, we refined our approach to the issue year segmentation in order to more closely match experience for durations 1-10.

For durations 1-10, Choice 2 & 2.1 lapse rates are based solely on the Choice 2 and later products experience. For durations 11+, Choice 2 & 2.1 lapse rates are based on total Genworth nationwide experience, with a product adjustment factor. Lapse rates vary by product, issue age, duration, BIO, marital status, risk class and benefit period. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Actual/Expected ratio of 98.6% for Choice 2 and later products shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The following table is a sample of the current lapse rate assumptions for cells with a lifetime benefit period, married status, compound BIO, and for issue years 2009 and earlier.

Sample Voluntary Lapse Rate Assumption						
UW Discount	**No**	**No**	**No**	**Yes**	**Yes**	**Yes**
Issue Age	**45**	**55**	**62**	**45**	**55**	**62**
Duration						
1	6.60%	3.59%	3.55%	5.75%	3.13%	3.09%
2	4.27%	2.17%	1.95%	3.72%	1.89%	1.70%
3	3.26%	1.64%	1.47%	2.84%	1.43%	1.28%
4	2.67%	1.30%	1.15%	2.32%	1.13%	1.00%
5	2.00%	1.05%	0.94%	1.74%	0.91%	0.82%
6	1.66%	0.77%	0.67%	1.45%	0.67%	0.58%
7	1.27%	0.62%	0.60%	1.11%	0.54%	0.52%
8	1.00%	0.54%	0.57%	0.87%	0.47%	0.49%
9	0.88%	0.49%	0.55%	0.76%	0.43%	0.48%
10	0.44%	0.41%	0.60%	0.39%	0.35%	0.53%
11	0.60%	0.38%	0.59%	0.51%	0.32%	0.53%
12	0.57%	0.36%	0.59%	0.49%	0.31%	0.53%
13	0.57%	0.38%	0.60%	0.50%	0.34%	0.56%
14	0.57%	0.41%	0.63%	0.51%	0.37%	0.60%
15	0.58%	0.46%	0.66%	0.53%	0.43%	0.64%
16	0.62%	0.51%	0.71%	0.58%	0.49%	0.70%
17	0.64%	0.55%	0.76%	0.61%	0.53%	0.76%
18	0.66%	0.59%	0.80%	0.63%	0.57%	0.80%
19	0.68%	0.63%	0.82%	0.66%	0.62%	0.82%
20	0.70%	0.67%	0.85%	0.69%	0.66%	0.85%
21	0.72%	0.71%	0.91%	0.72%	0.71%	0.91%
22	0.73%	0.73%	0.98%	0.73%	0.73%	0.98%
23	0.73%	0.75%	1.05%	0.73%	0.75%	1.05%
24	0.73%	0.77%	1.13%	0.73%	0.77%	1.13%
25	0.73%	0.80%	1.22%	0.73%	0.80%	1.22%

B. Mortality:

Original Filing: Original Total Life mortality assumptions were based on the Annuity 2000 Mortality Table, without mortality improvement. Selection factors in the original filing were based on data prior to 2002 and 2007 for Choice 2 and Choice 2.1, respectively.

Prior Filings: Assumptions for expected mortality rates were regularly updated with actual Genworth nationwide Long Term Care mortality experience, using the most recent data available. The updated actual experience incorporated the use of selection factors. A one-year lag was used in all studies to allow for a more complete reporting of deaths.

Starting in 2013, mortality improvement was added to the assumption. It was initially set to cover the first 5 projection years. The improvement rate compounded at 1% per year. Remaining projection years used the accumulated improvement of 5 years.

Mortality assumptions at the oldest ages and longest durations continued to be based on the Annuity 2000 Mortality Table. However, in 2015, changes were made to the grading of the table by duration and also the mortality improvement increased to 10 years.

The 2016 transition to a first principles healthy lives model from a total lives model changed the mortality assumption by excluding exposures and deaths while on claim. The 1% mortality improvement assumption remained for healthy lives for 10 projection years.

Beginning in 2016, we used a Generalized Linear Model (GLM) to more accurately capture the interaction of the explanatory variables. Mortality assumptions vary by product, issue age, duration, gender, marital status, underwriting class, BIO and benefit period.

Current Filing: The current best estimate assumption for expected mortality rates includes the updates as described above. The assumption is derived from actual Genworth nationwide Long Term Care mortality experience through fourth quarter of 2018, with a 1-year reporting lag. The assumptions setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, the credibility weighting procedure was changed to put somewhat higher weight on emerging experience. The Actual/Expected ratio of 98.0% for Choice 2 and later products shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The mortality improvement assumption for healthy lives continues to apply to the first 10 projection years at a compound rate of 1% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and is supported by statistical testing.

The following table is a sample of the current mortality rate assumptions before improvements for policies with a limited benefit period, married status, standard risk class, no BIO and issue age 65.

Gender	**M**	**F**
Duration		
1	0.21%	0.11%
2	0.35%	0.18%
3	0.43%	0.23%
4	0.51%	0.28%
5	0.58%	0.32%
6	0.66%	0.37%
7	0.75%	0.42%
8	0.85%	0.48%
9	0.95%	0.54%
10	1.06%	0.62%
11	1.19%	0.71%
12	1.34%	0.82%
13	1.53%	0.97%
14	1.78%	1.17%
15	2.09%	1.43%
16	2.50%	1.78%
17	3.03%	2.18%
18	3.67%	2.69%
19	4.39%	3.31%
20	5.04%	3.91%
21	5.38%	4.37%
22	5.71%	4.88%
23	6.01%	5.43%
24	6.46%	5.95%
25	6.91%	6.47%
26	7.46%	7.13%
27	7.99%	7.81%
28	8.53%	8.53%
29	9.03%	9.03%
30	9.38%	9.38%

C. Morbidity:

The morbidity assumption is composed of three main parts - incidence, benefit utilization and claim termination rates (sometimes described as claim continuance). The latter two assumptions constitute claim severity. Claim incidence rates measure the likelihood of a policyholder going on claim. Benefit utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once eligibility requirements have been met. Claim termination rates refer to the length of time until a claimant leaves their claim status, once benefit eligibility requirements have been met, and are applied from the loss date of the claim. Because the benefit utilization and claim termination assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption to split newly incurred claims between Nursing Home (NH), Assisted Living Facility (ALF) and Home Care (HC) settings.

Prior to 2016, these assumptions were combined into total claim costs for use in the total life modeling approach. With the total life approach, an explicit assumption was needed to reflect policy terminations related to benefit exhaustions. Beginning in 2016, all projections were performed from first principles (i.e., incidence, benefit utilization and claim termination rates are individually reflected in the projection model) and benefit exhaustions were implicitly recognized.

Original Filing: Originally filed expected claim cost assumptions for Choice 2 were based on 2002 and prior claim cost data and did not include morbidity improvement. Originally filed expected claim cost assumptions for Choice 2.1 were based on 2006 and prior claim cost data and included morbidity improvement.

Prior Filings: Assumptions for expected claim costs were regularly updated with actual Genworth nationwide Long Term Care claim experience, using the most recent data available. In 2013, morbidity improvement of 1.6% was also adopted for the first 5 projection years.

Genworth regularly monitors all aspects of morbidity results and makes changes as necessary to morbidity assumptions in order to reflect company experience. This specifically includes reviewing results split by current and potential explanatory variables and making assumption fit changes as necessary in order to mitigate the risk that the future mix of claim characteristics will differ from the historical mix. These reviews and claim severity assumption updates led to material financial charges to increase claim reserves in 2014, 2016 and 2018.

In 2014, in addition to incidence updates and material claim severity updates, benefit utilization rate trending was also introduced. This was accomplished by inflating each of the assumed starting benefit utilization rates by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO. Trending was applied 20 years into the future. The morbidity improvement remained at 5 years and changed to 10 years in the 2015 filings.

The 2016 transition to a first principles healthy lives model from a total lives model transformed the morbidity assumptions by limiting the exposure to periods when insureds are not on claim for incidence rates. The 1.6% morbidity improvement assumption for 10 projection years remained in place, applied to

healthy lives. Statistical hypothesis testing was performed to confirm that this assumption was not unreasonable based on company healthy life incidence experience.

In 2016, the claim termination rates were updated to reflect emerging experience, especially at later claim durations. Rates were differentiated by product type (reimbursement vs. indemnity) at that time. Refinements were also made to improve the fit of the benefit utilization rates.

In 2017, incidence rates added benefit period (lifetime vs limited) as a new explanatory variable.

In 2018, we refined the way we define original care situs for each claim, choosing the situs as of the first payment rather than the situs as of the disability date. This change reduced the volatility of care transitions in our experience. The 2018 situs mix assumption was developed consistent with the new definition. In 2018, the observation period was shortened from inception-to-date to the most recent 10.5 years of experience. We have observed a changing pattern of situs mix over time, specifically an increasing percentage of ALF claims and a reduction of NH claims. A shorter study period better reflects more recent situs mix trends. A true-up step in the assumption development process produces a 100% actual-to-expected result for the study period.

Claim termination rates were updated in 2018 consistent with the new situs definition and to reflect emerging experience. This assumption development for 2018 had several areas of improvement:

- An iterative process of actual to expected adjustments was used to produce a better fit for each of the explanatory variables;
- This iterative process specifically included improvement to the fit for the claim recovery assumption separately from the disabled life mortality assumption because that split is important for purposes of the projection model;
- The CTR assumption was set using all the core reimbursement experience in aggregate, with duration one product adjustments to improve the fit by product within the reimbursement block; and
- A modifier was introduced to reflect claim administration practice refinements intended to accurately reflect contractual terms.

In 2018, we introduced a GLM approach to derive the benefit utilization rates, in order to better reflect the interactions among the explanatory variables. This change resulted in a significant increase in expected utilization for unlimited (lifetime) benefit plans after early claim durations. The benefit period groupings for the utilization assumption were expanded from two values of lifetime and non-lifetime to three values of lifetime, 0-3 years and 4+ years. This refinement also improved the actual-to-expected fit. A final true-up was introduced after the GLM to ensure a 100% A/E fit by situs and duration within the reimbursement block

<u>Current Filing:</u> The four components of morbidity - incidence, benefit utilization, claim termination and claim situs mix - are described below. Incidence rates vary by product, issue age, policy duration, gender, marital status and underwriting class. Severity assumptions vary by age at disability, claim duration, benefit period and initial care situs. The benefit utilization assumption also varies by BIO, and the claim termination assumption also varies by gender.

1. Incidence Rates

The current best estimate assumption for expected incidence rates include all the prior updates as described above. Significant changes were made in the development of the 2019 incidence assumption for Choice 2 & 2.1.

The incidence assumption setting process involves credibility weighting actual historical experience for the product with a long-term baseline assumption. This methodology reduces volatility in the assumption from year-to-year, especially in policy durations with limited experience. In 2019, we conducted a deep review of the baseline curves for the Choice 2 product. The development of the previous baseline had started with the curves for older products and adjusted them to reflect the fact that actual Choice 2 & 2.1 experience was more favorable than the older products and to reflect the assumption that the favorable difference would continue, primarily due to improvements in underwriting. The previous baseline had been developed when limited Choice 2 & 2.1 experience data was available (fewer than 2,000 claims). Based on an analysis of emerging experience (now more than 11,000 claims), the baseline assumption has been reshaped to reflect the fact that Choice 2 & 2.1 experience continues to be more favorable than the older products, but not to the same extent anticipated by the previous baseline assumption. Most importantly, the baseline assumption required strengthening beyond early policy durations and young ages at disability, in order to better fit emerging Choice 2 & 2.1 experience. The incidence assumption setting process now also includes use of a GLM, in order to produce a better fit among the explanatory variables when evaluating actual historical experience each year. The 2019 incidence assumption development was peer reviewed by a national actuarial consulting firm.

The assumptions are derived from actual Genworth nationwide Long Term Care claim incidence experience, updated through fourth quarter of 2018, with a 1-year reporting lag. The Actual/Expected ratio of 100.4% for Choice 2 and later products shows a very good fit of the assumption to the inception-to-date historical experience. Experience is still emerging at the later durations and later ages, which may cause the assumption to change over time.

The morbidity improvement assumption for healthy lives continues to apply to the first 10 projection years at a compound rate of 1.6% per year. Remaining projection years use the accumulated improvement of 10 years. This assumption is based on Genworth experience data and supported by statistical testing.

The following table is a sample of claim incidence rate assumptions for a married insured, issue ages 55 and 65 for lifetime benefit periods:

Claim Incidence Rates								
Gender	**M**	**M**	**M**	**M**	**F**	**F**	**F**	**F**
UW Discount	**No**	**No**	**Yes**	**Yes**	**No**	**No**	**Yes**	**Yes**
Issue Age	**55**	**65**	**55**	**65**	**55**	**65**	**55**	**65**
Duration								
1	0.05%	0.11%	0.03%	0.07%	0.05%	0.13%	0.04%	0.09%
2	0.08%	0.19%	0.05%	0.13%	0.08%	0.23%	0.06%	0.15%
3	0.10%	0.27%	0.06%	0.18%	0.11%	0.33%	0.07%	0.21%
4	0.12%	0.36%	0.08%	0.23%	0.13%	0.44%	0.09%	0.28%
5	0.14%	0.45%	0.09%	0.29%	0.16%	0.57%	0.11%	0.36%
6	0.16%	0.55%	0.10%	0.35%	0.18%	0.72%	0.12%	0.44%
7	0.18%	0.67%	0.12%	0.43%	0.21%	0.89%	0.14%	0.54%
8	0.20%	0.82%	0.13%	0.52%	0.24%	1.09%	0.15%	0.66%
9	0.23%	1.00%	0.15%	0.63%	0.28%	1.34%	0.17%	0.80%
10	0.26%	1.20%	0.17%	0.77%	0.32%	1.62%	0.20%	0.98%
11	0.30%	1.43%	0.19%	0.92%	0.38%	1.91%	0.23%	1.18%
12	0.36%	1.74%	0.23%	1.13%	0.44%	2.30%	0.26%	1.45%
13	0.42%	2.09%	0.26%	1.39%	0.53%	2.72%	0.30%	1.75%
14	0.50%	2.48%	0.30%	1.72%	0.63%	3.19%	0.34%	2.09%
15	0.57%	2.89%	0.35%	2.09%	0.74%	3.67%	0.39%	2.46%
16	0.65%	3.31%	0.39%	2.45%	0.85%	4.17%	0.45%	2.83%
17	0.81%	3.95%	0.48%	3.04%	1.03%	4.80%	0.54%	3.48%
18	0.98%	4.64%	0.59%	3.72%	1.23%	5.47%	0.65%	4.27%
19	1.17%	5.36%	0.72%	4.48%	1.47%	6.25%	0.80%	5.12%
20	1.33%	6.11%	0.85%	5.19%	1.68%	7.11%	0.97%	6.02%
21	1.50%	6.89%	0.96%	5.94%	1.90%	8.05%	1.16%	6.88%
22	1.86%	7.92%	1.23%	7.00%	2.32%	8.91%	1.48%	8.07%
23	2.23%	8.98%	1.57%	8.09%	2.75%	9.83%	1.81%	9.31%
24	2.61%	9.93%	1.89%	8.97%	3.21%	10.32%	2.15%	10.15%
25	3.00%	11.12%	2.21%	10.16%	3.70%	11.28%	2.50%	11.44%
26	3.40%	12.39%	2.55%	11.41%	4.21%	12.44%	2.87%	12.83%
27	4.10%	13.45%	3.22%	12.51%	4.93%	13.49%	3.63%	14.09%
28	4.81%	14.55%	3.91%	13.65%	5.70%	14.67%	4.44%	15.48%
29	5.56%	15.50%	4.62%	14.54%	6.54%	15.47%	5.31%	16.47%
30	6.34%	16.40%	5.36%	15.43%	7.44%	16.57%	6.24%	17.78%

2. Benefit Utilization Rates (BUR)

The BUR is based on a rolling 12 months of paid claim data. The 2019 CFT assumption is consistent with our Disabled Life Reserving assumption used in 3Q2019, except it collapses the variables of diagnosis and daily maximum benefit amount due to modeling constraints.

The assumption is derived from actual Genworth nationwide Long Term Care paid claim experience. The assumption used in GLIC's 2019 CFT is based on claim payment data from 4/1/2018 through 3/31/2019. The utilization rates are segmented by product type (indemnity or reimbursement), care situs, BIO, benefit period, age at disability and claim duration. Genworth considers experience combined from all core reimbursement products when setting the BUR assumption for Choice 2.

The BUR assumption development for 2019 introduced true-up factors to ensure a 100% A/E by benefit period. Product-level adjustments were also introduced within the core reimbursement block to improve the fit among the products.

A utilization trend assumption is used for reimbursement products. Long term trending is accomplished by inflating each of the assumed starting BURs by the applicable inflation assumption (ranging from 1.0% to 2.3%) and deflating it by the contractual BIO for the next 20 years into the future. Remaining projection years use the accumulated trending after 20 years. The trend assumption generally increases the future projected claim costs for No BIO policies and decreases the future projected claim costs for Simple and Compound BIO policies relative to recent actual experience.

The following table is a sample of base benefit utilization rate assumptions (i.e. before the application of the utilization trend assumption) for a reimbursement policy, limited benefit period (4+ years), and with compound BIO:

Benefit Utilization Factors						
Age at Disability	**81**	**81**	**81**	**86**	**86**	**86**
Care Situs	**ALF**	**HC**	**NH**	**ALF**	**HC**	**NH**
Claim Duration						
1	64.23%	38.70%	70.84%	64.37%	40.20%	72.13%
2	68.79%	50.76%	76.84%	68.27%	52.20%	77.46%
3	71.73%	57.17%	77.24%	70.72%	58.41%	77.38%
4	70.51%	60.75%	74.24%	69.30%	61.86%	74.14%
5	66.99%	60.34%	69.25%	65.88%	61.49%	69.19%
6	62.87%	57.28%	64.11%	62.05%	58.59%	64.29%
7+	59.60%	53.16%	60.20%	59.25%	54.76%	60.82%

3. Claim Termination Rates (CTR)

The assumption is derived from actual Genworth nationwide Long Term Care experience for the period from inception through fourth quarter 2018, with a 6-month lag.

High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The 2018 CTR assumption was reviewed with the additional year of data, found to produce a good fit and was unchanged for purposes of 2019 CFT. The Actual/Expected ratio of 99.7% for the combined reimbursement business has a very good fit to the inception-to-date historical experience. Experience is still emerging at the later claim durations and is changing at the earliest durations, which may cause the assumption to change over time.

The following table is a sample of claim termination rate assumptions for ALF, 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	0.85%	**37-48**	1.76%	**86**	2.33%	**103**	2.53%
2	0.61%	**49-60**	2.25%	**87**	2.34%	**104**	2.54%
3	0.53%	**61-67**	2.34%	**88**	2.35%	**105**	2.55%
4	1.11%	**68-72**	2.33%	**89**	2.36%	**106**	2.57%
5	1.52%	**73**	2.24%	**90**	2.37%	**107**	2.58%
6	1.41%	**74**	2.25%	**91**	2.38%	**108**	2.59%
7	1.35%	**75**	2.26%	**92**	2.40%	**109-120**	2.71%
8	1.32%	**76**	2.27%	**93**	2.41%	**121-132**	2.79%
9	1.27%	**77**	2.28%	**94**	2.42%	**133-144**	2.96%
10	1.25%	**78**	2.29%	**95**	2.43%	**145-156**	3.10%
11	1.22%	**79**	2.30%	**96**	2.44%	**157-168**	3.23%
12	1.13%	**80**	2.31%	**97**	2.45%	**169-180**	3.33%
13	1.48%	**81**	2.32%	**98**	2.47%	**181-192**	3.41%
14-24	1.47%	**82**	2.33%	**99**	2.48%	**193-204**	3.63%
25-30	1.62%	**83**	2.34%	**100**	2.49%	**205-216**	3.77%
31	1.61%	**84**	2.35%	**101**	2.50%	**217-228**	3.82%
32-36	1.62%	**85**	2.32%	**102**	2.52%	**229-240**	4.00%

4. Claim Care Situs Mix

A claim situs mix assumption is used to split the incidence rates among the care situses: NH, ALF and HC.

The current best estimate assumption for claim situs mix includes the prior updates as described above. The assumption is derived from actual GLIC nationwide Long Term Care experience, using data from 2008 through 2018, with a 6-month lag. The study shows a significant difference between New York and nationwide experience, so the New York experience is excluded.

The situs assumption varies by product, age at disability and marital status. At the lower attained ages, first situs claims are more likely to be for home health care. At the higher attained ages, first situs claims are more evenly distributed between home care and facility.

The situs mix assumption development for 2019 was not a significant change. The update reflected some movement toward higher use of ALF and lower use of NH within facility care.

The Actual/Expected ratio is 100.1% for HC, 100.0% for NH and 99.9% for ALF for Choice 2 and later products. This is a very good fit to the experience used to set the assumption.

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

Final GLIC Situs Mix Assumptions for Selected Attained Ages				
Block	**Age at Disability**	**HC**	**ALF**	**NH**
Choice 2 & 2.1 Married	60	94.2%	2.9%	2.8%
	65	90.5%	5.3%	4.2%
	70	86.1%	8.3%	5.6%
	75	80.9%	12.2%	6.9%
	80	75.0%	16.9%	8.2%
	85	68.3%	22.3%	9.4%
	90	60.8%	28.5%	10.7%
Choice 2 & 2.1 Singles	60	86.8%	8.4%	4.8%
	65	79.4%	14.2%	6.4%
	70	72.8%	19.7%	7.4%
	75	67.0%	24.8%	8.2%
	80	62.0%	29.1%	9.0%
	85	57.7%	32.4%	9.9%
	90	54.2%	35.1%	10.7%

D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum, nor have they affected the amount of the actuarially justified rate increase. Expenses have not been explicitly projected.

E. Interest:

A 4.12% interest rate assumption is used to calculate historical, future and lifetime loss ratios. This is the average statutory valuation interest rate for all GLIC policies issued on these forms nationwide.

9. Development of the Proposed Rate Increase

In developing the proposed premium rate increase, the following has been considered:

a) Policy design, underwriting, and claims adjudication practices have been considered;
b) In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience (Virginia Forms Only) through December 31, 2019, for all the forms affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;
c) The nationwide premium has been restated at Virginia level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
d) The proposed rate increase has been assumed to be implemented on August 1, 2021. Our objective is to get closer to the acceptable maximum lifetime loss ratio of 64.3%;
g) Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Virginia are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in Virginia and the proposed rate increase are set forth in Exhibit II;
h) Compliance of the 60%/80% premium test defined in the regulation 14 VAC § 5-200-150 has been verified, as demonstrated in Exhibit III; and
i) Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

10. 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, 2019, 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, 2019, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4.12%.

11. Trend Assumptions

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

12. Future Rate Increases

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increase requested in this filing is not approved or if underlying assumptions are not realized.

13. State Average Annual Premium Based on Exposed Lives

	Average Premium
Before Proposed Rate Increase	$1,640
After Proposed Rate Increase	$3,493

14. State and GLIC Nationwide Distribution of Business as of December 31, 2019 (Based on Exposed Lives)

By issue age:

Issue Age	State	Nationwide
<55	41.0%	28.7%
55-59	34.6%	31.2%
60-64	17.9%	25.8%
65-69	1.3%	11.0%
70-74	3.8%	2.8%
75-79	0.0%	0.5%
80+	1.3%	0.0%

By elimination period:

Elimination Period in Days	State	Nationwide
0	0.0%	0.0%
30	5.1%	5.4%
60	0.0%	0.0%
90	89.7%	86.5%
180	5.1%	7.7%
365	0.0%	0.5%

By benefit period:

Benefit Period in Years	State	Nationwide
1	0.0%	0.0%
2	5.1%	6.2%
3	12.8%	12.7%
4	17.9%	23.0%
5	6.4%	10.9%
6	15.4%	13.2%
8	11.5%	13.7%
10	3.8%	6.1%
12	0.0%	0.7%
16	0.0%	0.1%
20	0.0%	0.3%
Lifetime	26.9%	13.2%

By inflation option:

Benefit Increase	State	Nationwide
None	2.6%	5.8%
Simple	19.2%	21.3%
Compound	78.2%	72.9%

15. State and GLIC Nationwide Lives, Premiums and Average Age

	State	Nationwide
Number of Exposed Lives*	78	364,057
Inforce Annualized Premium	$127,927	$882,617,906
Average Issue Age	56	58
Average Attained Age	72	70

*Paid-up Policies are included in the number of Exposed Lives

16. Confidentiality

We continue to believe that Sections 3, 8, 14, Exhibit I, Exhibit II, and Exhibit III of the Actuarial Memorandum and all Additional Exhibits 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 SERFF filings under GEFA-129136848 and GEFA-129602325.

17. 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 historical cash flows and projections completed by GLIC's Inforce Actuarial Infrastructure team. 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 the IFA Analytics team for the pricing, methodology and design of the alternative pricing products.

I have relied on statutory valuations as of December 31, 2019, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the Long-Term Care Insurance regulation. If the requested premium rate schedule increase is implemented and the underlying assumptions, are realized, no further premium rate schedule increases are anticipated. In my opinion, the rates are not excessive or unfairly discriminatory and are reasonable in relation to the benefits provided.

Shumaila Merchant, F.S.A., M.A.A.A
Director & Actuary
Genworth Life Insurance Company
December 2020

CONFIDENTIAL

Genworth Life Insurance Company

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

Addendum to Actuarial Memorandum
October 2021

Policy Forms 7042VA, 7044VA, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

Non-AARP

This actuarial addendum applies to the referenced policy forms issued in Virginia between May 2003 and September 2003. Forms 7042VA and 7044VA are also referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2". Form 7042VA was marketed by the name "Classic Select" and the 7044VA form was marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies. These forms are no longer being sold.

1. Purpose of Addendum

This actuarial addendum has been prepared in response to the communications with the Virginia Department of Insurance on filing no. GEFA-132571093. At the request of the Bureau, GLIC requests a 58.0% premium rate increase benefits on the above-mentioned policy forms, issued under Loss Ratio regulations.

The original memorandum, including the originally requested rate increase, that this addendum is being attached to remains unchanged in it's entirety.

At the request of the Bureau, the rate tables have been updated to reflect the revised premium rate increase. Please refer to attachments 'VA Choice 2 LR Classic Select Rate Tables.pdf' and 'VA Choice 2 LR Privileged Choice Rate Tables.pdf' for the updated rate tables, 'VA Long Term Care Insurance Rate Request Summary 20210824.pdf' for the updated rate request summary, and 'VA Choice 2 LR Updated Projections.pdf' for the updated exhibits.

This addendum and updated rate tables may not be suitable for other purposes.

2. Actuarial Certification

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

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

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

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: November 8, 2021

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

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

SERFF Tracking Number: GEFA-132571093

Revised Rates

Average Annual Premium Per Member: $2,591 After Rate Increase

Average Requested Percentage Rate Change Per Member: 58.0%

Range of Requested Rate Changes: 58.0%

Number of Virginia Policyholders Affected: 78

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
7042VA	Choice 2 & 2.1	July 2003 - September 2003	24.8% - 6/28/2019	Yes
7044VA	Choice 2 & 2.1	October 2003 - June 2008	24.8% - 6/28/2019	Yes
62376VA	Nonforfeiture Benefit Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62378	Restoration of Benefits Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62381	Survivorship Benefit Rider (10 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62382	Enhanced Survivorship Benefit Rider (7 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62383	Enhanced Survivorship Benefit Rider (7 Year)	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62384	Monthly Benefits Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
62385	Waiver of Home Care EP Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes
36378VA	Return of Premium Rider After 10 Year	July 2003 - June 2008	24.8% - 6/28/2019	Yes
39129VA	Graded Return of Premium Rider	July 2003 - June 2008	24.8% - 6/28/2019	Yes

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

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

Key Information Used to Develop the Rates Including the Main Drivers

From the time these policy forms were originally priced, GLIC has monitored and analyzed the impact of its experience on the anticipated performance of the product. As new experience has emerged, GLIC has observed that it continued to unfold unfavorably and assumptions and methodologies have been adjusted to that effect. The direct effect of the worsening experience has been the need to increase the reserves supporting the product as well as the need to perform rate actions on the product.

The key drivers in the worsening experience are a combination of significantly higher than anticipated claims volumes combined with an increase in the average cost associated with the claims. The increase costs for the claims are driven by both the claims being longer and the cost of the care received being higher than originally anticipated. Premiums are being raised on all policies issued under these policy forms to offset the higher anticipated claims. This premium increase is designed to offset some of the anticipated increased costs, ensuring adequate funding to pay current and anticipated future claims, and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claims history, age, health status, or any other personal factor.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance and included the necessary actuarial data and other items requested by the Virginia Bureau of Insurance to support the increase.

6620 W Broad St
Richmond, VA 23230

10/16/2020

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-132571093
Non-AARP Policy Forms: 7042VA, 7044VA

The referenced filing is a Long Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC requests a premium rate increase of 113% on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Virginia and regulation 14VAC5-200-150 B.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance. GLIC has also invested in developing new alternatives that mitigate all or part of the proposed premium increase while still providing meaningful protection. One of these new alternatives, included in this filing, is called the Flexible Benefit Option. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter;
- Confidential Actuarial Memorandum;
- Sample Policyholder Notification Letter;
- Additional Exhibits;
- NAIC Checklist;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- Alternative Options Supplemental Documents; and
- Current and Proposed Rate Schedules.

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

CONFIDENTIAL - GENWORTH ONLY

The contact person for this filing is:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
6620 W Broad Street
Richmond, VA 23230
Phone: (804) 484-3826
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

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

CONFIDENTIAL - GENWORTH ONLY

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	48.67	44.93	37.44	33.70	26.21	76.13	71.14	58.66	52.42	41.18	103.58	94.85	79.87	71.14	56.16
25-29	52.42	48.67	39.94	36.19	27.46	82.37	76.13	63.65	57.41	44.93	111.07	102.34	86.11	77.38	59.90
30-34	56.16	52.42	43.68	38.69	31.20	88.61	81.12	67.39	61.15	47.42	119.81	109.82	92.35	82.37	64.90
35-39	61.15	56.16	47.42	42.43	33.70	94.85	87.36	73.63	66.14	51.17	128.54	118.56	98.59	88.61	68.64
40-44	66.14	59.90	49.92	44.93	34.94	102.34	94.85	78.62	71.14	54.91	138.53	127.30	106.08	96.10	74.88
45	67.39	61.15	51.17	46.18	36.19	103.58	96.10	79.87	72.38	56.16	141.02	129.79	108.58	97.34	76.13
46	67.39	62.40	52.42	47.42	36.19	104.83	96.10	81.12	72.38	57.41	143.52	132.29	109.82	98.59	77.38
47	68.64	63.65	52.42	47.42	36.19	104.83	97.34	81.12	72.38	57.41	144.77	133.54	111.07	99.84	77.38
48	69.89	63.65	53.66	48.67	37.44	106.08	97.34	81.12	73.63	57.41	146.02	134.78	112.32	101.09	78.62
49	69.89	64.90	53.66	48.67	37.44	106.08	98.59	82.37	73.63	57.41	148.51	137.28	113.57	102.34	79.87
50	71.14	66.14	54.91	49.92	38.69	107.33	98.59	82.37	73.63	57.41	149.76	138.53	114.82	103.58	79.87
51	72.38	66.14	56.16	49.92	39.94	108.58	99.84	83.62	74.88	58.66	153.50	141.02	117.31	106.08	82.37
52	73.63	67.39	56.16	51.17	39.94	109.82	101.09	84.86	76.13	59.90	156.00	143.52	119.81	107.33	83.62
53	73.63	68.64	57.41	51.17	39.94	111.07	102.34	86.11	77.38	59.90	158.50	147.26	122.30	109.82	86.11
54	74.88	68.64	57.41	52.42	39.94	112.32	103.58	87.36	78.62	61.15	162.24	149.76	124.80	112.32	87.36
55	76.13	69.89	58.66	52.42	41.18	114.82	104.83	87.36	78.62	61.15	164.74	152.26	127.30	113.57	88.61
56	82.37	76.13	63.65	57.41	44.93	124.80	114.82	96.10	86.11	67.39	170.98	158.50	132.29	118.56	92.35
57	88.61	82.37	68.64	61.15	48.67	134.78	123.55	103.58	93.60	72.38	177.22	163.49	136.03	122.30	94.85
58	94.85	87.36	73.63	66.14	51.17	144.77	133.54	111.07	99.84	77.38	183.46	169.73	141.02	127.30	98.59
59	101.09	93.60	77.38	69.89	53.66	154.75	142.27	118.56	107.33	83.62	189.70	175.97	146.02	132.29	102.34
60	107.33	99.84	82.37	74.88	57.41	164.74	152.26	127.30	113.57	88.61	197.18	180.96	151.01	136.03	106.08
61	117.31	108.58	91.10	81.12	63.65	177.22	163.49	136.03	122.30	94.85	212.16	195.94	163.49	147.26	114.82
62	128.54	118.56	98.59	88.61	68.64	189.70	175.97	146.02	131.04	102.34	227.14	209.66	174.72	157.25	122.30
63	138.53	127.30	106.08	96.10	74.88	203.42	187.20	156.00	141.02	109.82	242.11	223.39	185.95	167.23	129.79
64	148.51	137.28	113.57	102.34	79.87	215.90	198.43	165.98	149.76	116.06	257.09	237.12	198.43	178.46	138.53
65	158.50	146.02	122.30	109.82	86.11	228.38	210.91	175.97	158.50	123.55	272.06	252.10	209.66	188.45	147.26
66	177.22	163.49	136.03	122.30	94.85	253.34	233.38	194.69	175.97	136.03	298.27	274.56	229.63	205.92	160.99
67	195.94	180.96	151.01	136.03	106.08	278.30	257.09	214.66	193.44	149.76	323.23	298.27	248.35	223.39	173.47
68	215.90	198.43	165.98	149.76	116.06	304.51	280.80	234.62	210.91	164.74	348.19	321.98	268.32	240.86	188.45
69	234.62	217.15	180.96	162.24	127.30	329.47	304.51	253.34	228.38	177.22	374.40	345.70	288.29	259.58	202.18
70	253.34	234.62	194.69	175.97	136.03	354.43	328.22	273.31	245.86	190.94	399.36	368.16	307.01	277.06	214.66
71	290.78	268.32	223.39	200.93	156.00	403.10	371.90	309.50	278.30	217.15	451.78	416.83	346.94	312.00	243.36
72	326.98	302.02	252.10	227.14	175.97	450.53	415.58	345.70	312.00	242.11	502.94	464.26	386.88	348.19	270.82
73	364.42	335.71	279.55	252.10	195.94	497.95	459.26	383.14	344.45	268.32	555.36	512.93	426.82	384.38	298.27
74	400.61	370.66	308.26	277.06	215.90	545.38	502.94	419.33	376.90	293.28	607.78	560.35	468.00	420.58	328.22
75	438.05	404.35	336.96	303.26	235.87	592.80	546.62	455.52	410.59	319.49	660.19	609.02	507.94	456.77	355.68
76	502.94	464.26	386.88	348.19	270.82	667.68	616.51	514.18	463.01	359.42	736.32	678.91	566.59	509.18	396.86
77	567.84	524.16	436.80	393.12	305.76	743.81	686.40	571.58	515.42	400.61	812.45	750.05	625.25	562.85	438.05
78	633.98	584.06	486.72	438.05	340.70	819.94	756.29	630.24	567.84	441.79	888.58	821.18	683.90	615.26	479.23
79	698.88	645.22	537.89	484.22	376.90	894.82	826.18	688.90	619.01	481.73	965.95	891.07	742.56	668.93	520.42
80	763.78	705.12	587.81	529.15	411.84	970.94	896.06	746.30	671.42	522.91	1,042.08	962.21	801.22	721.34	560.35
81	817.44	755.04	628.99	565.34	440.54	1,038.34	958.46	798.72	718.85	559.10	1,114.46	1,029.60	857.38	771.26	600.29
82	878.59	811.20	676.42	607.78	472.99	1,116.96	1,030.85	858.62	772.51	601.54	1,198.08	1,105.73	922.27	829.92	645.22
83	948.48	876.10	730.08	656.45	511.68	1,205.57	1,113.22	927.26	834.91	648.96	1,294.18	1,194.34	995.90	896.06	697.63
84	1,029.60	949.73	792.48	712.61	555.36	1,307.90	1,208.06	1,005.89	906.05	703.87	1,404.00	1,296.67	1,080.77	972.19	756.29
85	1,121.95	1,035.84	863.62	777.50	604.03	1,426.46	1,316.64	1,096.99	987.17	767.52	1,531.30	1,412.74	1,178.11	1,059.55	824.93
86	1,223.04	1,129.44	940.99	847.39	658.94	1,553.76	1,435.20	1,195.58	1,075.78	837.41	1,668.58	1,540.03	1,282.94	1,155.65	898.56
87	1,332.86	1,230.53	1,025.86	923.52	717.60	1,693.54	1,563.74	1,302.91	1,173.12	912.29	1,818.34	1,678.56	1,399.01	1,259.23	979.68
88	1,452.67	1,341.60	1,118.21	1,005.89	782.50	1,847.04	1,704.77	1,420.22	1,277.95	994.66	1,981.82	1,829.57	1,525.06	1,372.80	1,067.04
89	1,583.71	1,462.66	1,218.05	1,096.99	852.38	2,013.02	1,858.27	1,548.77	1,394.02	1,084.51	2,160.29	1,994.30	1,662.34	1,496.35	1,163.14
90	1,727.23	1,593.70	1,327.87	1,195.58	929.76	2,193.98	2,025.50	1,687.30	1,518.82	1,180.61	2,354.98	2,174.02	1,812.10	1,631.14	1,267.97
91	1,881.98	1,737.22	1,447.68	1,302.91	1,013.38	2,391.17	2,207.71	1,839.55	1,656.10	1,287.94	2,567.14	2,369.95	1,974.34	1,777.15	1,381.54
92	2,051.71	1,893.22	1,577.47	1,420.22	1,104.48	2,607.07	2,406.14	2,005.54	1,804.61	1,404.00	2,798.02	2,583.36	2,152.80	1,936.90	1,507.58
93	2,236.42	2,064.19	1,719.74	1,547.52	1,204.32	2,841.70	2,622.05	2,185.25	1,966.85	1,530.05	3,050.11	2,815.49	2,346.24	2,111.62	1,642.37
94	2,437.34	2,250.14	1,874.50	1,687.30	1,311.65	3,096.29	2,859.17	2,382.43	2,144.06	1,667.33	3,324.67	3,068.83	2,557.15	2,301.31	1,789.63

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	66.14	59.90	49.92	44.93	34.94	98.59	91.10	74.88	67.39	52.42	131.04	121.06	101.09	91.10	71.14
25-29	69.89	64.90	53.66	48.67	37.44	104.83	97.34	81.12	72.38	57.41	141.02	129.79	108.58	97.34	76.13
30-34	76.13	69.89	58.66	52.42	41.18	113.57	104.83	87.36	78.62	61.15	151.01	139.78	116.06	104.83	81.12
35-39	81.12	74.88	62.40	56.16	43.68	122.30	112.32	93.60	84.86	66.14	162.24	149.76	124.80	112.32	87.36
40-44	87.36	81.12	67.39	61.15	47.42	131.04	121.06	101.09	91.10	71.14	174.72	160.99	134.78	121.06	94.85
45	89.86	82.37	68.64	62.40	48.67	133.54	123.55	102.34	92.35	71.14	178.46	164.74	137.28	123.55	96.10
46	89.86	83.62	68.64	62.40	48.67	133.54	123.55	103.58	92.35	72.38	180.96	167.23	139.78	126.05	97.34
47	91.10	83.62	69.89	62.40	48.67	134.78	123.55	103.58	93.60	72.38	184.70	169.73	142.27	127.30	99.84
48	91.10	84.86	69.89	63.65	48.67	134.78	124.80	103.58	93.60	72.38	187.20	172.22	143.52	129.79	101.09
49	92.35	84.86	71.14	63.65	49.92	134.78	124.80	103.58	93.60	72.38	189.70	174.72	146.02	131.04	102.34
50	92.35	86.11	71.14	63.65	49.92	136.03	124.80	104.83	93.60	73.63	192.19	178.46	148.51	133.54	103.58
51	94.85	87.36	72.38	64.90	51.17	138.53	128.54	107.33	96.10	74.88	195.94	180.96	151.01	136.03	106.08
52	96.10	88.61	73.63	66.14	51.17	142.27	131.04	109.82	98.59	77.38	199.68	183.46	153.50	138.53	107.33
53	98.59	91.10	74.88	67.39	52.42	146.02	134.78	112.32	101.09	78.62	202.18	187.20	156.00	139.78	109.82
54	99.84	92.35	77.38	68.64	53.66	148.51	137.28	114.82	103.58	79.87	205.92	189.70	158.50	142.27	111.07
55	101.09	93.60	78.62	69.89	54.91	152.26	141.02	117.31	104.83	82.37	209.66	193.44	160.99	144.77	112.32
56	107.33	99.84	82.37	74.88	57.41	163.49	151.01	126.05	113.57	88.61	219.65	202.18	168.48	152.26	118.56
57	113.57	104.83	87.36	78.62	61.15	174.72	160.99	134.78	121.06	94.85	229.63	212.16	175.97	158.50	123.55
58	121.06	111.07	92.35	83.62	64.90	185.95	172.22	143.52	128.54	101.09	239.62	220.90	184.70	165.98	129.79
59	127.30	117.31	97.34	87.36	68.64	198.43	182.21	152.26	137.28	106.08	249.60	230.88	192.19	173.47	134.78
60	133.54	122.30	102.34	92.35	71.14	209.66	193.44	160.99	144.77	112.32	259.58	239.62	199.68	179.71	139.78
61	146.02	134.78	112.32	101.09	78.62	227.14	209.66	174.72	157.25	122.30	278.30	255.84	213.41	192.19	149.76
62	158.50	146.02	122.30	109.82	86.11	244.61	225.89	188.45	169.73	132.29	295.78	273.31	227.14	204.67	158.50
63	170.98	158.50	132.29	118.56	92.35	262.08	242.11	202.18	182.21	141.02	313.25	289.54	240.86	217.15	168.48
64	183.46	169.73	141.02	127.30	98.59	279.55	258.34	215.90	193.44	151.01	330.72	305.76	254.59	229.63	178.46
65	197.18	180.96	151.01	136.03	106.08	298.27	274.56	229.63	205.92	160.99	349.44	321.98	268.32	242.11	188.45
66	220.90	203.42	169.73	152.26	118.56	330.72	305.76	254.59	229.63	178.46	383.14	353.18	294.53	264.58	205.92
67	244.61	225.89	188.45	169.73	132.29	364.42	335.71	279.55	252.10	195.94	416.83	385.63	320.74	288.29	224.64
68	268.32	248.35	207.17	185.95	144.77	396.86	365.66	305.76	274.56	214.66	451.78	416.83	346.94	312.00	243.36
69	293.28	270.82	225.89	203.42	158.50	429.31	396.86	330.72	297.02	232.13	485.47	448.03	373.15	335.71	260.83
70	316.99	292.03	243.36	219.65	170.98	463.01	426.82	355.68	320.74	249.60	520.42	479.23	399.36	359.42	279.55
71	366.91	338.21	282.05	253.34	197.18	525.41	484.22	404.35	363.17	283.30	587.81	542.88	453.02	406.85	316.99
72	416.83	384.38	320.74	288.29	224.64	587.81	541.63	451.78	406.85	315.74	656.45	606.53	505.44	454.27	354.43
73	466.75	430.56	358.18	323.23	250.85	650.21	599.04	499.20	449.28	349.44	725.09	668.93	557.86	501.70	390.62
74	515.42	476.74	396.86	356.93	278.30	711.36	657.70	547.87	492.96	383.14	793.73	732.58	610.27	549.12	426.82
75	565.34	521.66	435.55	391.87	304.51	773.76	715.10	595.30	535.39	416.83	862.37	794.98	662.69	596.54	464.26
76	646.46	596.54	497.95	448.03	348.19	874.85	807.46	672.67	605.28	470.50	965.95	892.32	743.81	668.93	520.42
77	727.58	671.42	559.10	504.19	391.87	975.94	901.06	750.05	675.17	525.41	1,070.78	988.42	823.68	741.31	576.58
78	808.70	746.30	621.50	560.35	435.55	1,075.78	993.41	827.42	745.06	579.07	1,175.62	1,084.51	904.80	813.70	633.98
79	889.82	821.18	683.90	615.26	479.23	1,176.86	1,085.76	904.80	814.94	633.98	1,280.45	1,181.86	984.67	886.08	688.90
80	970.94	896.06	746.30	671.42	522.91	1,277.95	1,179.36	982.18	884.83	687.65	1,384.03	1,277.95	1,064.54	958.46	745.06
81	1,038.34	958.46	798.72	718.85	559.10	1,366.56	1,261.73	1,052.06	945.98	736.32	1,481.38	1,367.81	1,139.42	1,025.86	797.47
82	1,116.96	1,030.85	858.62	772.51	601.54	1,468.90	1,356.58	1,130.69	1,017.12	791.23	1,592.45	1,470.14	1,225.54	1,101.98	857.38
83	1,205.57	1,113.22	927.26	834.91	648.96	1,587.46	1,465.15	1,220.54	1,098.24	854.88	1,719.74	1,587.46	1,322.88	1,190.59	926.02
84	1,307.90	1,208.06	1,005.89	906.05	703.87	1,722.24	1,589.95	1,324.13	1,191.84	927.26	1,865.76	1,722.24	1,435.20	1,291.68	1,004.64
85	1,426.46	1,316.64	1,096.99	987.17	767.52	1,876.99	1,732.22	1,443.94	1,299.17	1,010.88	2,034.24	1,878.24	1,564.99	1,407.74	1,095.74
86	1,553.76	1,435.20	1,195.58	1,075.78	837.41	2,045.47	1,888.22	1,573.73	1,416.48	1,101.98	2,217.70	2,046.72	1,706.02	1,535.04	1,194.34
87	1,693.54	1,563.74	1,302.91	1,173.12	912.29	2,230.18	2,057.95	1,714.75	1,543.78	1,200.58	2,417.38	2,231.42	1,859.52	1,673.57	1,301.66
88	1,847.04	1,704.77	1,420.22	1,277.95	994.66	2,431.10	2,243.90	1,869.50	1,682.30	1,309.15	2,634.53	2,431.10	2,026.75	1,823.33	1,418.98
89	2,013.02	1,858.27	1,548.77	1,394.02	1,084.51	2,649.50	2,446.08	2,037.98	1,834.56	1,426.46	2,871.65	2,650.75	2,208.96	1,988.06	1,546.27
90	2,193.98	2,025.50	1,687.30	1,518.82	1,180.61	2,887.87	2,665.73	2,221.44	1,999.30	1,555.01	3,129.98	2,889.12	2,407.39	2,166.53	1,684.80
91	2,391.17	2,207.71	1,839.55	1,656.10	1,287.94	3,147.46	2,905.34	2,421.12	2,179.01	1,694.78	3,412.03	3,148.70	2,624.54	2,361.22	1,837.06
92	2,607.07	2,406.14	2,005.54	1,804.61	1,404.00	3,430.75	3,167.42	2,639.52	2,374.94	1,848.29	3,719.04	3,432.00	2,860.42	2,574.62	2,001.79
93	2,841.70	2,622.05	2,185.25	1,966.85	1,530.05	3,740.26	3,451.97	2,876.64	2,589.60	2,014.27	4,053.50	3,741.50	3,117.50	2,805.50	2,182.75
94	3,096.29	2,859.17	2,382.43	2,144.06	1,667.33	4,075.97	3,762.72	3,136.22	2,821.73	2,195.23	4,417.92	4,078.46	3,398.30	3,058.85	2,378.69

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	71.14	64.90	54.91	48.67	38.69	108.58	101.09	83.62	74.88	58.66	147.26	136.03	113.57	102.34	79.87
25-29	76.13	69.89	58.66	52.42	41.18	117.31	108.58	89.86	81.12	62.40	158.50	146.02	122.30	109.82	86.11
30-34	82.37	76.13	63.65	56.16	44.93	126.05	116.06	97.34	87.36	68.64	169.73	157.25	131.04	117.31	92.35
35-39	88.61	81.12	67.39	61.15	47.42	136.03	124.80	104.83	93.60	73.63	183.46	168.48	141.02	127.30	98.59
40-44	94.85	87.36	72.38	66.14	51.17	146.02	134.78	112.32	101.09	78.62	197.18	182.21	151.01	136.03	106.08
45	96.10	89.86	74.88	67.39	52.42	148.51	137.28	114.82	102.34	79.87	200.93	185.95	154.75	138.53	108.58
46	97.34	89.86	74.88	67.39	52.42	149.76	138.53	116.06	103.58	81.12	204.67	189.70	157.25	142.27	109.82
47	98.59	89.86	74.88	67.39	52.42	152.26	139.78	117.31	104.83	82.37	208.42	193.44	160.99	144.77	112.32
48	98.59	91.10	76.13	68.64	53.66	153.50	142.27	118.56	106.08	83.62	213.41	197.18	163.49	147.26	114.82
49	99.84	91.10	76.13	68.64	53.66	154.75	143.52	119.81	107.33	83.62	217.15	200.93	167.23	149.76	117.31
50	99.84	92.35	77.38	68.64	53.66	157.25	144.77	121.06	108.58	84.86	220.90	204.67	169.73	153.50	118.56
51	102.34	94.85	78.62	71.14	54.91	159.74	147.26	123.55	111.07	86.11	223.39	207.17	172.22	154.75	121.06
52	106.08	97.34	81.12	73.63	57.41	162.24	149.76	124.80	112.32	87.36	227.14	209.66	174.72	157.25	122.30
53	108.58	99.84	83.62	74.88	58.66	165.98	152.26	127.30	114.82	88.61	229.63	212.16	175.97	158.50	123.55
54	111.07	102.34	86.11	77.38	59.90	168.48	156.00	129.79	116.06	91.10	232.13	214.66	178.46	160.99	124.80
55	114.82	104.83	87.36	78.62	61.15	170.98	158.50	132.29	118.56	92.35	234.62	217.15	180.96	162.24	127.30
56	122.30	112.32	93.60	84.86	66.14	184.70	170.98	142.27	128.54	99.84	245.86	227.14	189.70	169.73	132.29
57	129.79	119.81	99.84	89.86	69.89	199.68	183.46	153.50	138.53	107.33	257.09	237.12	198.43	178.46	138.53
58	137.28	126.05	104.83	94.85	73.63	213.41	197.18	163.49	147.26	114.82	268.32	248.35	207.17	185.95	144.77
59	144.77	133.54	111.07	99.84	77.38	227.14	209.66	174.72	157.25	122.30	280.80	258.34	215.90	193.44	151.01
60	152.26	141.02	117.31	104.83	82.37	240.86	222.14	185.95	167.23	129.79	292.03	269.57	224.64	202.18	157.25
61	164.74	152.26	127.30	113.57	88.61	259.58	239.62	199.68	179.71	139.78	312.00	288.29	239.62	215.90	167.23
62	177.22	163.49	136.03	122.30	94.85	279.55	257.09	214.66	193.44	149.76	331.97	307.01	255.84	229.63	179.71
63	189.70	175.97	146.02	131.04	102.34	298.27	275.81	229.63	205.92	160.99	351.94	325.73	270.82	244.61	189.70
64	203.42	187.20	156.00	141.02	109.82	316.99	293.28	243.36	219.65	170.98	373.15	344.45	287.04	258.34	200.93
65	215.90	198.43	165.98	149.76	116.06	335.71	310.75	258.34	232.13	180.96	393.12	363.17	302.02	272.06	210.91
66	243.36	224.64	187.20	168.48	131.04	374.40	345.70	288.29	259.58	202.18	433.06	400.61	333.22	300.77	233.38
67	270.82	250.85	208.42	187.20	146.02	411.84	380.64	316.99	285.79	222.14	474.24	438.05	364.42	328.22	254.59
68	299.52	275.81	229.63	207.17	160.99	450.53	415.58	346.94	312.00	243.36	515.42	475.49	395.62	356.93	277.06
69	326.98	302.02	252.10	225.89	175.97	487.97	450.53	375.65	338.21	263.33	555.36	512.93	426.82	384.38	298.27
70	354.43	328.22	273.31	245.86	190.94	526.66	485.47	404.35	364.42	283.30	596.54	550.37	458.02	413.09	320.74
71	411.84	380.64	316.99	284.54	222.14	597.79	551.62	459.26	413.09	321.98	675.17	622.75	519.17	466.75	363.17
72	469.25	433.06	360.67	324.48	252.10	668.93	616.51	514.18	463.01	359.42	753.79	695.14	579.07	521.66	405.60
73	525.41	485.47	404.35	364.42	283.30	740.06	682.66	569.09	511.68	398.11	832.42	768.77	640.22	576.58	448.03
74	582.82	537.89	448.03	403.10	313.25	811.20	748.80	624.00	561.60	436.80	911.04	841.15	700.13	630.24	490.46
75	638.98	590.30	491.71	443.04	344.45	882.34	813.70	678.91	610.27	475.49	989.66	913.54	761.28	685.15	532.90
76	743.81	687.65	572.83	515.42	400.61	1,012.13	934.75	778.75	701.38	545.38	1,124.45	1,038.34	864.86	778.75	605.28
77	848.64	783.74	652.70	587.81	456.77	1,143.17	1,054.56	878.59	791.23	615.26	1,259.23	1,161.89	968.45	871.10	677.66
78	953.47	879.84	733.82	660.19	514.18	1,272.96	1,175.62	979.68	881.09	686.40	1,394.02	1,286.69	1,072.03	964.70	750.05
79	1,058.30	977.18	813.70	732.58	569.09	1,404.00	1,295.42	1,079.52	972.19	756.29	1,528.80	1,410.24	1,175.62	1,058.30	822.43
80	1,163.14	1,073.28	894.82	804.96	626.50	1,535.04	1,416.48	1,180.61	1,062.05	826.18	1,663.58	1,535.04	1,279.20	1,151.90	896.06
81	1,244.26	1,149.41	957.22	861.12	670.18	1,642.37	1,515.07	1,262.98	1,136.93	883.58	1,779.65	1,642.37	1,369.06	1,231.78	958.46
82	1,337.86	1,235.52	1,029.60	926.02	721.34	1,764.67	1,628.64	1,357.82	1,221.79	950.98	1,913.18	1,765.92	1,471.39	1,324.13	1,029.60
83	1,445.18	1,334.11	1,111.97	1,000.90	778.75	1,905.70	1,759.68	1,466.40	1,319.14	1,027.10	2,065.44	1,906.94	1,588.70	1,430.21	1,111.97
84	1,567.49	1,447.68	1,205.57	1,085.76	843.65	2,067.94	1,909.44	1,591.20	1,431.46	1,114.46	2,241.41	2,069.18	1,724.74	1,551.26	1,206.82
85	1,708.51	1,577.47	1,314.14	1,183.10	919.78	2,253.89	2,080.42	1,734.72	1,561.25	1,214.30	2,443.58	2,255.14	1,879.49	1,691.04	1,315.39
86	1,863.26	1,719.74	1,432.70	1,289.18	1,003.39	2,457.31	2,268.86	1,890.72	1,701.02	1,324.13	2,663.23	2,458.56	2,047.97	1,843.30	1,433.95
87	2,030.50	1,874.50	1,562.50	1,405.25	1,093.25	2,678.21	2,472.29	2,060.45	1,854.53	1,442.69	2,902.85	2,679.46	2,232.67	2,009.28	1,562.50
88	2,212.70	2,042.98	1,702.27	1,532.54	1,191.84	2,919.07	2,694.43	2,245.15	2,021.76	1,571.23	3,163.68	2,920.32	2,433.60	2,190.24	1,703.52
89	2,412.38	2,226.43	1,855.78	1,669.82	1,299.17	3,182.40	2,937.79	2,447.33	2,202.72	1,713.50	3,448.22	3,183.65	2,653.25	2,387.42	1,857.02
90	2,629.54	2,427.36	2,023.01	1,820.83	1,416.48	3,468.19	3,202.37	2,668.22	2,401.15	1,868.26	3,758.98	3,469.44	2,891.62	2,602.08	2,024.26
91	2,866.66	2,645.76	2,205.22	1,984.32	1,543.78	3,781.44	3,489.41	2,907.84	2,617.06	2,035.49	4,097.18	3,782.69	3,152.45	2,836.70	2,206.46
92	3,123.74	2,884.13	2,403.65	2,162.78	1,682.30	4,120.90	3,803.90	3,169.92	2,852.93	2,218.94	4,466.59	4,122.14	3,435.74	3,092.54	2,404.90
93	3,405.79	3,143.71	2,619.55	2,357.47	1,833.31	4,491.55	4,145.86	3,455.71	3,110.02	2,418.62	4,868.45	4,494.05	3,745.25	3,370.85	2,622.05
94	3,711.55	3,425.76	2,855.42	2,569.63	1,999.30	4,895.90	4,520.26	3,766.46	3,389.57	2,637.02	5,306.50	4,898.40	4,082.21	3,674.11	2,857.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.37	76.13	62.40	56.16	43.68	124.80	116.06	96.10	86.11	67.39	168.48	156.00	129.79	117.31	91.10
25-29	87.36	81.12	67.39	61.15	47.42	134.78	124.80	103.58	93.60	72.38	182.21	167.23	139.78	126.05	97.34
30-34	94.85	87.36	72.38	64.90	51.17	144.77	133.54	111.07	99.84	77.38	195.94	179.71	149.76	134.78	104.83
35-39	101.09	93.60	78.62	69.89	54.91	156.00	143.52	119.81	107.33	83.62	209.66	193.44	160.99	146.02	112.32
40-44	109.82	101.09	83.62	76.13	58.66	167.23	154.75	128.54	116.06	89.86	225.89	208.42	173.47	156.00	121.06
45	111.07	103.58	86.11	77.38	59.90	170.98	157.25	131.04	118.56	92.35	230.88	212.16	177.22	159.74	123.55
46	112.32	103.58	86.11	77.38	59.90	170.98	158.50	131.04	118.56	92.35	233.38	214.66	179.71	160.99	126.05
47	112.32	103.58	86.11	77.38	59.90	170.98	158.50	131.04	118.56	92.35	235.87	217.15	180.96	163.49	127.30
48	113.57	104.83	87.36	78.62	61.15	170.98	158.50	132.29	118.56	92.35	238.37	219.65	183.46	164.74	128.54
49	113.57	104.83	87.36	78.62	61.15	170.98	158.50	132.29	118.56	92.35	240.86	222.14	184.70	165.98	129.79
50	114.82	104.83	87.36	78.62	61.15	170.98	158.50	132.29	118.56	92.35	242.11	224.64	187.20	168.48	131.04
51	117.31	107.33	89.86	81.12	62.40	175.97	162.24	136.03	122.30	94.85	245.86	227.14	189.70	170.98	132.29
52	119.81	109.82	92.35	82.37	64.90	180.96	167.23	139.78	126.05	97.34	249.60	230.88	192.19	172.22	134.78
53	122.30	112.32	93.60	84.86	66.14	185.95	172.22	143.52	128.54	101.09	253.34	233.38	194.69	174.72	136.03
54	124.80	114.82	96.10	86.11	67.39	192.19	177.22	147.26	132.29	103.58	257.09	237.12	197.18	177.22	138.53
55	127.30	117.31	97.34	87.36	68.64	197.18	180.96	151.01	136.03	106.08	259.58	239.62	199.68	179.71	139.78
56	137.28	126.05	104.83	94.85	73.63	212.16	195.94	163.49	147.26	114.82	274.56	254.59	212.16	190.94	148.51
57	147.26	136.03	113.57	102.34	79.87	227.14	209.66	174.72	157.25	122.30	290.78	268.32	223.39	200.93	156.00
58	157.25	144.77	121.06	108.58	84.86	242.11	223.39	185.95	167.23	129.79	305.76	282.05	234.62	212.16	164.74
59	167.23	154.75	128.54	116.06	89.86	257.09	237.12	198.43	178.46	138.53	320.74	295.78	247.10	222.14	173.47
60	177.22	163.49	136.03	122.30	94.85	272.06	252.10	209.66	188.45	147.26	335.71	310.75	258.34	232.13	180.96
61	190.94	177.22	147.26	132.29	103.58	293.28	270.82	225.89	202.18	158.50	360.67	331.97	277.06	249.60	193.44
62	205.92	189.70	158.50	142.27	111.07	313.25	289.54	240.86	217.15	168.48	384.38	354.43	295.78	265.82	207.17
63	219.65	202.18	168.48	152.26	118.56	333.22	308.26	257.09	230.88	179.71	408.10	376.90	314.50	283.30	219.65
64	233.38	215.90	179.71	160.99	126.05	354.43	326.98	272.06	244.61	190.94	433.06	399.36	333.22	299.52	233.38
65	247.10	228.38	189.70	170.98	132.29	374.40	345.70	288.29	259.58	202.18	456.77	421.82	350.69	315.74	245.86
66	279.55	257.09	214.66	193.44	149.76	418.08	386.88	321.98	289.54	225.89	501.70	463.01	386.88	348.19	270.82
67	310.75	287.04	239.62	214.66	167.23	463.01	426.82	355.68	320.74	249.60	547.87	505.44	421.82	379.39	295.78
68	341.95	315.74	263.33	237.12	184.70	506.69	468.00	390.62	350.69	273.31	592.80	547.87	456.77	410.59	319.49
69	374.40	345.70	288.29	259.58	202.18	551.62	509.18	424.32	381.89	297.02	638.98	590.30	491.71	441.79	344.45
70	405.60	374.40	312.00	280.80	218.40	596.54	550.37	458.02	413.09	320.74	685.15	631.49	526.66	474.24	368.16
71	469.25	433.06	360.67	324.48	252.10	678.91	626.50	521.66	470.50	365.66	771.26	711.36	592.80	534.14	415.58
72	531.65	490.46	409.34	368.16	287.04	761.28	702.62	585.31	526.66	409.34	857.38	791.23	660.19	594.05	461.76
73	594.05	549.12	456.77	411.84	319.49	844.90	778.75	648.96	584.06	454.27	944.74	871.10	726.34	653.95	507.94
74	657.70	606.53	505.44	455.52	354.43	927.26	856.13	712.61	641.47	499.20	1,030.85	952.22	792.48	713.86	555.36
75	720.10	665.18	554.11	499.20	388.13	1,009.63	932.26	776.26	698.88	542.88	1,116.96	1,032.10	859.87	773.76	601.54
76	821.18	757.54	631.49	569.09	441.79	1,140.67	1,053.31	877.34	789.98	614.02	1,251.74	1,155.65	962.21	866.11	673.92
77	936.00	863.62	720.10	647.71	504.19	1,289.18	1,190.59	992.16	892.32	695.14	1,401.50	1,294.18	1,078.27	970.94	755.04
78	1,048.32	968.45	806.21	726.34	564.10	1,431.46	1,321.63	1,100.74	990.91	770.02	1,542.53	1,423.97	1,185.60	1,067.04	829.92
79	1,153.15	1,064.54	887.33	798.72	621.50	1,560.00	1,440.19	1,200.58	1,079.52	839.90	1,664.83	1,537.54	1,280.45	1,153.15	896.06
80	1,245.50	1,149.41	958.46	862.37	671.42	1,684.80	1,555.01	1,295.42	1,166.88	907.30	1,798.37	1,659.84	1,384.03	1,245.50	968.45
81	1,332.86	1,230.53	1,025.86	922.27	717.60	1,803.36	1,663.58	1,386.53	1,248.00	970.94	1,924.42	1,775.90	1,480.13	1,332.86	1,035.84
82	1,432.70	1,322.88	1,101.98	992.16	771.26	1,938.14	1,788.38	1,491.36	1,341.60	1,044.58	2,069.18	1,909.44	1,591.20	1,432.70	1,114.46
83	1,547.52	1,428.96	1,190.59	1,070.78	833.66	2,092.90	1,931.90	1,609.92	1,448.93	1,126.94	2,233.92	2,062.94	1,718.50	1,546.27	1,203.07
84	1,678.56	1,550.02	1,291.68	1,161.89	904.80	2,271.36	2,096.64	1,747.20	1,572.48	1,223.04	2,423.62	2,237.66	1,864.51	1,678.56	1,305.41
85	1,829.57	1,689.79	1,407.74	1,266.72	985.92	2,474.78	2,285.09	1,904.45	1,713.50	1,332.86	2,642.02	2,438.59	2,032.99	1,829.57	1,422.72
86	1,994.30	1,840.80	1,533.79	1,381.54	1,073.28	2,698.18	2,491.01	2,075.42	1,868.26	1,452.67	2,880.38	2,658.24	2,215.20	1,994.30	1,551.26
87	2,174.02	2,006.78	1,672.32	1,505.09	1,170.62	2,941.54	2,714.40	2,262.62	2,035.49	1,583.71	3,139.97	2,897.86	2,414.88	2,174.02	1,691.04
88	2,369.95	2,187.74	1,823.33	1,641.12	1,276.70	3,206.11	2,959.01	2,466.05	2,218.94	1,725.98	3,422.02	3,158.69	2,632.03	2,368.70	1,842.05
89	2,583.36	2,384.93	1,986.82	1,788.38	1,390.27	3,494.40	3,224.83	2,688.19	2,418.62	1,881.98	3,730.27	3,443.23	2,869.15	2,582.11	2,008.03
90	2,815.49	2,599.58	2,166.53	1,949.38	1,516.32	3,808.90	3,515.62	2,929.06	2,637.02	2,050.46	4,065.98	3,752.74	3,127.49	2,814.24	2,188.99
91	3,068.83	2,832.96	2,361.22	2,125.34	1,652.35	4,150.85	3,832.61	3,193.63	2,874.14	2,235.17	4,431.65	4,090.94	3,408.29	3,067.58	2,386.18
92	3,345.89	3,087.55	2,573.38	2,316.29	1,800.86	4,525.25	4,177.06	3,480.67	3,132.48	2,436.10	4,831.01	4,459.10	3,715.30	3,344.64	2,600.83
93	3,646.66	3,365.86	2,805.50	2,524.70	1,964.35	4,932.10	4,552.70	3,793.92	3,414.53	2,655.74	5,265.31	4,859.71	4,049.76	3,645.41	2,835.46
94	3,974.88	3,669.12	3,057.60	2,751.84	2,140.32	5,376.38	4,962.05	4,135.87	3,721.54	2,895.36	5,739.55	5,297.76	4,414.18	3,973.63	3,090.05

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	87.36	81.12	67.39	59.90	47.42	136.03	126.05	104.83	94.85	73.63	179.71	165.98	138.53	124.80	97.34
25-29	93.60	86.11	72.38	64.90	51.17	147.26	134.78	112.32	101.09	78.62	193.44	178.46	148.51	133.54	103.58
30-34	101.09	93.60	77.38	69.89	53.66	157.25	146.02	121.06	108.58	84.86	208.42	192.19	159.74	143.52	112.32
35-39	108.58	99.84	83.62	74.88	58.66	169.73	156.00	131.04	117.31	92.35	223.39	205.92	172.22	154.75	121.06
40-44	117.31	107.33	89.86	81.12	62.40	182.21	168.48	139.78	126.05	97.34	240.86	222.14	184.70	165.98	129.79
45	118.56	109.82	91.10	82.37	63.65	185.95	172.22	143.52	128.54	101.09	245.86	225.89	188.45	169.73	132.29
46	119.81	109.82	92.35	82.37	64.90	185.95	172.22	143.52	128.54	101.09	247.10	228.38	190.94	170.98	133.54
47	119.81	111.07	92.35	83.62	64.90	185.95	172.22	143.52	128.54	101.09	249.60	230.88	192.19	173.47	134.78
48	121.06	111.07	92.35	83.62	64.90	187.20	172.22	143.52	129.79	101.09	252.10	233.38	194.69	174.72	136.03
49	121.06	111.07	93.60	83.62	66.14	187.20	172.22	143.52	129.79	101.09	254.59	234.62	195.94	175.97	137.28
50	121.06	112.32	93.60	83.62	66.14	187.20	172.22	143.52	129.79	101.09	257.09	237.12	197.18	178.46	138.53
51	123.55	113.57	94.85	86.11	66.14	193.44	178.46	148.51	133.54	103.58	259.58	239.62	199.68	179.71	139.78
52	126.05	116.06	97.34	87.36	68.64	198.43	183.46	152.26	137.28	106.08	263.33	243.36	202.18	182.21	141.02
53	128.54	118.56	98.59	88.61	68.64	204.67	188.45	157.25	141.02	109.82	265.82	245.86	204.67	184.70	143.52
54	131.04	121.06	101.09	91.10	71.14	209.66	193.44	160.99	144.77	112.32	269.57	248.35	207.17	185.95	144.77
55	133.54	122.30	102.34	92.35	71.14	215.90	198.43	165.98	149.76	116.06	272.06	252.10	209.66	188.45	147.26
56	143.52	132.29	109.82	98.59	77.38	232.13	214.66	178.46	160.99	124.80	290.78	268.32	223.39	200.93	156.00
57	153.50	141.02	118.56	106.08	83.62	248.35	229.63	190.94	172.22	133.54	308.26	284.54	237.12	213.41	165.98
58	163.49	151.01	126.05	113.57	88.61	264.58	244.61	203.42	183.46	142.27	325.73	300.77	250.85	225.89	175.97
59	173.47	160.99	133.54	119.81	93.60	280.80	259.58	215.90	194.69	151.01	343.20	316.99	264.58	238.37	184.70
60	183.46	169.73	141.02	127.30	98.59	298.27	274.56	229.63	205.92	160.99	361.92	333.22	278.30	250.85	194.69
61	200.93	184.70	154.75	138.53	108.58	318.24	293.28	244.61	220.90	170.98	388.13	358.18	298.27	268.32	208.42
62	217.15	199.68	167.23	149.76	117.31	338.21	312.00	260.83	234.62	182.21	414.34	383.14	319.49	287.04	223.39
63	233.38	215.90	179.71	160.99	126.05	359.42	330.72	275.81	248.35	193.44	441.79	406.85	339.46	305.76	237.12
64	249.60	230.88	192.19	173.47	134.78	379.39	349.44	292.03	262.08	204.67	468.00	431.81	359.42	324.48	252.10
65	265.82	245.86	204.67	184.70	143.52	399.36	368.16	307.01	277.06	214.66	494.21	456.77	380.64	341.95	267.07
66	300.77	277.06	230.88	208.42	162.24	448.03	413.09	344.45	309.50	240.86	544.13	501.70	418.08	376.90	293.28
67	334.46	309.50	257.09	232.13	179.71	495.46	458.02	381.89	343.20	267.07	592.80	547.87	456.77	410.59	319.49
68	369.41	340.70	283.30	255.84	198.43	544.13	501.70	418.08	376.90	293.28	642.72	592.80	494.21	445.54	345.70
69	403.10	371.90	310.75	279.55	217.15	592.80	546.62	455.52	410.59	319.49	692.64	638.98	532.90	479.23	373.15
70	436.80	404.35	336.96	303.26	235.87	640.22	591.55	492.96	443.04	345.70	741.31	685.15	570.34	512.93	399.36
71	504.19	465.50	388.13	349.44	272.06	730.08	673.92	561.60	505.44	393.12	834.91	770.02	641.47	577.82	449.28
72	571.58	527.90	440.54	395.62	308.26	819.94	757.54	631.49	567.84	441.79	927.26	856.13	712.61	641.47	499.20
73	638.98	590.30	491.71	443.04	344.45	911.04	839.90	700.13	630.24	490.46	1,019.62	940.99	784.99	706.37	549.12
74	706.37	652.70	544.13	489.22	380.64	1,000.90	923.52	770.02	692.64	539.14	1,111.97	1,027.10	856.13	770.02	599.04
75	773.76	715.10	595.30	535.39	416.83	1,090.75	1,007.14	838.66	755.04	586.56	1,205.57	1,111.97	927.26	834.91	648.96
76	882.34	814.94	678.91	611.52	475.49	1,231.78	1,138.18	948.48	853.63	663.94	1,350.34	1,245.50	1,038.34	934.75	726.34
77	1,005.89	928.51	773.76	696.38	541.63	1,392.77	1,285.44	1,070.78	963.46	750.05	1,511.33	1,395.26	1,163.14	1,047.07	813.70
78	1,126.94	1,040.83	867.36	780.00	607.78	1,546.27	1,426.46	1,189.34	1,069.54	832.42	1,662.34	1,535.04	1,279.20	1,150.66	896.06
79	1,239.26	1,144.42	953.47	858.62	667.68	1,684.80	1,555.01	1,295.42	1,166.88	907.30	1,795.87	1,657.34	1,381.54	1,243.01	967.20
80	1,339.10	1,235.52	1,029.60	927.26	721.34	1,819.58	1,679.81	1,400.26	1,259.23	979.68	1,939.39	1,790.88	1,491.36	1,342.85	1,044.58
81	1,432.70	1,322.88	1,101.98	992.16	771.26	1,946.88	1,797.12	1,497.60	1,347.84	1,048.32	2,075.42	1,915.68	1,596.19	1,436.45	1,116.96
82	1,540.03	1,421.47	1,184.35	1,065.79	828.67	2,092.90	1,931.90	1,609.92	1,448.93	1,126.94	2,231.42	2,059.20	1,716.00	1,545.02	1,201.82
83	1,663.58	1,535.04	1,279.20	1,151.90	896.06	2,260.13	2,086.66	1,738.46	1,564.99	1,216.80	2,409.89	2,223.94	1,853.28	1,668.58	1,297.92
84	1,804.61	1,666.08	1,387.78	1,249.25	970.94	2,452.32	2,263.87	1,886.98	1,698.53	1,320.38	2,614.56	2,413.63	2,010.53	1,809.60	1,407.74
85	1,966.85	1,815.84	1,512.58	1,361.57	1,058.30	2,673.22	2,467.30	2,056.70	1,850.78	1,440.19	2,849.18	2,630.78	2,191.49	1,973.09	1,533.79
86	2,144.06	1,979.33	1,648.61	1,483.87	1,154.40	2,914.08	2,689.44	2,241.41	2,016.77	1,568.74	3,106.27	2,866.66	2,388.67	2,150.30	1,672.32
87	2,336.26	2,156.54	1,797.12	1,617.41	1,257.98	3,176.16	2,931.55	2,443.58	2,198.98	1,711.01	3,385.82	3,124.99	2,604.58	2,343.74	1,823.33
88	2,547.17	2,351.23	1,959.36	1,763.42	1,371.55	3,461.95	3,196.13	2,663.23	2,397.41	1,864.51	3,690.34	3,405.79	2,839.20	2,554.66	1,988.06
89	2,776.80	2,563.39	2,135.33	1,921.92	1,495.10	3,773.95	3,483.17	2,902.85	2,612.06	2,031.74	4,022.30	3,712.80	3,093.79	2,784.29	2,165.28
90	3,026.40	2,793.02	2,327.52	2,095.39	1,629.89	4,113.41	3,796.42	3,163.68	2,847.94	2,215.20	4,384.22	4,047.26	3,372.10	3,035.14	2,359.97
91	3,298.46	3,045.12	2,537.18	2,283.84	1,775.90	4,484.06	4,138.37	3,449.47	3,103.78	2,414.88	4,778.59	4,411.68	3,676.61	3,308.45	2,573.38
92	3,595.49	3,318.43	2,765.57	2,489.76	1,935.65	4,887.17	4,511.52	3,758.98	3,383.33	2,630.78	5,209.15	4,808.54	4,007.33	3,606.72	2,805.50
93	3,918.72	3,617.95	3,015.17	2,713.15	2,110.37	5,326.46	4,917.12	4,097.18	3,687.84	2,867.90	5,678.40	5,241.60	4,368.00	3,931.20	3,057.60
94	4,271.90	3,943.68	3,285.98	2,957.76	2,300.06	5,805.70	5,360.16	4,466.59	4,019.81	3,126.24	6,188.83	5,713.34	4,761.12	4,284.38	3,333.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	97.34	89.86	74.88	67.39	52.42	151.01	139.78	116.06	104.83	81.12	199.68	184.70	153.50	138.53	107.33
25-29	104.83	96.10	79.87	72.38	56.16	162.24	149.76	124.80	112.32	87.36	214.66	198.43	164.74	148.51	114.82
30-34	112.32	103.58	86.11	77.38	59.90	174.72	162.24	134.78	121.06	94.85	230.88	213.41	177.22	159.74	123.55
35-39	121.06	111.07	92.35	83.62	64.90	188.45	173.47	144.77	129.79	101.09	248.35	229.63	190.94	172.22	133.54
40-44	129.79	119.81	99.84	89.86	69.89	202.18	187.20	156.00	139.78	109.82	267.07	247.10	205.92	184.70	144.77
45	132.29	122.30	101.09	91.10	71.14	205.92	190.94	158.50	142.27	111.07	272.06	250.85	209.66	188.45	147.26
46	132.29	122.30	102.34	92.35	71.14	207.17	190.94	158.50	143.52	111.07	274.56	253.34	210.91	189.70	147.26
47	133.54	122.30	102.34	92.35	71.14	207.17	190.94	159.74	143.52	112.32	277.06	255.84	213.41	192.19	149.76
48	133.54	123.55	102.34	92.35	71.14	207.17	190.94	159.74	143.52	112.32	279.55	258.34	215.90	193.44	151.01
49	133.54	123.55	103.58	92.35	72.38	207.17	190.94	159.74	143.52	112.32	282.05	260.83	217.15	195.94	152.26
50	134.78	124.80	103.58	93.60	72.38	207.17	192.19	159.74	143.52	112.32	285.79	263.33	219.65	197.18	153.50
51	137.28	127.30	106.08	94.85	74.88	213.41	197.18	164.74	148.51	114.82	288.29	267.07	222.14	199.68	156.00
52	139.78	128.54	107.33	97.34	74.88	219.65	203.42	169.73	152.26	118.56	292.03	269.57	224.64	202.18	157.25
53	142.27	131.04	109.82	98.59	77.38	227.14	209.66	174.72	157.25	122.30	295.78	273.31	227.14	204.67	158.50
54	144.77	133.54	111.07	99.84	77.38	233.38	214.66	179.71	160.99	126.05	299.52	275.81	229.63	207.17	160.99
55	147.26	136.03	113.57	102.34	79.87	239.62	220.90	183.46	165.98	128.54	302.02	279.55	232.13	209.66	162.24
56	158.50	147.26	122.30	109.82	86.11	257.09	237.12	198.43	178.46	138.53	321.98	297.02	248.35	223.39	173.47
57	169.73	157.25	131.04	117.31	92.35	275.81	254.59	212.16	190.94	148.51	341.95	315.74	263.33	237.12	184.70
58	180.96	167.23	139.78	126.05	97.34	294.53	270.82	225.89	203.42	158.50	361.92	334.46	278.30	250.85	194.69
59	192.19	178.46	148.51	133.54	103.58	312.00	288.29	240.86	215.90	168.48	381.89	351.94	293.28	264.58	205.92
60	204.67	188.45	157.25	141.02	109.82	330.72	305.76	254.59	228.38	178.46	401.86	370.66	308.26	278.30	215.90
61	222.14	204.67	170.98	153.50	119.81	353.18	325.73	272.06	244.61	190.94	430.56	398.11	331.97	298.27	232.13
62	240.86	222.14	184.70	167.23	129.79	375.65	346.94	289.54	259.58	202.18	460.51	425.57	354.43	318.24	248.35
63	259.58	239.62	199.68	179.71	139.78	398.11	368.16	305.76	275.81	214.66	490.46	451.78	376.90	339.46	263.33
64	277.06	255.84	213.41	192.19	149.76	420.58	388.13	323.23	290.78	225.89	519.17	479.23	399.36	359.42	279.55
65	295.78	273.31	227.14	204.67	158.50	443.04	409.34	340.70	307.01	238.37	549.12	506.69	421.82	380.64	295.78
66	333.22	308.26	257.09	230.88	179.71	496.70	458.02	381.89	344.45	267.07	604.03	557.86	464.26	418.08	324.48
67	371.90	343.20	285.79	257.09	199.68	550.37	507.94	423.07	380.64	295.78	658.94	607.78	506.69	455.52	354.43
68	409.34	378.14	314.50	283.30	219.65	604.03	557.86	464.26	418.08	324.48	713.86	658.94	549.12	494.21	384.38
69	448.03	413.09	344.45	309.50	240.86	657.70	606.53	505.44	455.52	354.43	768.77	708.86	591.55	531.65	414.34
70	485.47	448.03	373.15	335.71	260.83	711.36	656.45	546.62	491.71	383.14	823.68	760.03	632.74	570.34	443.04
71	560.35	516.67	430.56	388.13	302.02	811.20	748.80	624.00	561.60	436.80	926.02	854.88	712.61	641.47	499.20
72	635.23	586.56	487.97	439.30	341.95	911.04	841.15	700.13	630.24	490.46	1,029.60	949.73	791.23	712.61	554.11
73	710.11	655.20	545.38	491.71	381.89	1,010.88	933.50	777.50	700.13	544.13	1,131.94	1,044.58	871.10	783.74	610.27
74	784.99	723.84	604.03	542.88	423.07	1,110.72	1,025.86	854.88	768.77	599.04	1,235.52	1,139.42	949.73	854.88	665.18
75	858.62	793.73	661.44	595.30	463.01	1,210.56	1,116.96	931.01	838.66	651.46	1,337.86	1,235.52	1,029.60	926.02	721.34
76	979.68	903.55	753.79	677.66	527.90	1,367.81	1,262.98	1,052.06	947.23	736.32	1,498.85	1,382.78	1,153.15	1,037.09	807.46
77	1,116.96	1,030.85	858.62	772.51	601.54	1,546.27	1,426.46	1,189.34	1,070.78	832.42	1,678.56	1,548.77	1,290.43	1,161.89	903.55
78	1,250.50	1,154.40	962.21	866.11	673.92	1,716.00	1,583.71	1,320.38	1,188.10	924.77	1,845.79	1,703.52	1,420.22	1,277.95	994.66
79	1,375.30	1,270.46	1,058.30	952.22	741.31	1,870.75	1,725.98	1,438.94	1,295.42	1,007.14	1,993.06	1,840.80	1,533.79	1,380.29	1,073.28
80	1,486.37	1,371.55	1,143.17	1,028.35	799.97	2,020.51	1,864.51	1,553.76	1,399.01	1,088.26	2,152.80	1,988.06	1,656.10	1,490.11	1,159.39
81	1,589.95	1,467.65	1,223.04	1,100.74	856.13	2,161.54	1,995.55	1,662.34	1,496.35	1,163.14	2,303.81	2,126.59	1,772.16	1,594.94	1,240.51
82	1,708.51	1,577.47	1,314.14	1,183.10	919.78	2,323.78	2,145.31	1,787.14	1,608.67	1,250.50	2,477.28	2,286.34	1,905.70	1,714.75	1,334.11
83	1,845.79	1,703.52	1,420.22	1,277.95	994.66	2,509.73	2,316.29	1,930.66	1,737.22	1,351.58	2,674.46	2,468.54	2,057.95	1,852.03	1,440.19
84	2,003.04	1,848.29	1,540.03	1,386.53	1,078.27	2,723.14	2,513.47	2,094.14	1,884.48	1,466.40	2,901.60	2,679.46	2,232.67	2,009.28	1,562.50
85	2,182.75	2,015.52	1,678.56	1,511.33	1,175.62	2,967.74	2,739.36	2,282.59	2,054.21	1,597.44	3,163.68	2,920.32	2,433.60	2,190.24	1,703.52
86	2,378.69	2,196.48	1,830.82	1,647.36	1,281.70	3,234.82	2,986.46	2,488.51	2,238.91	1,742.21	3,448.22	3,182.40	2,652.00	2,387.42	1,857.02
87	2,593.34	2,393.66	1,995.55	1,795.87	1,396.51	3,525.60	3,254.78	2,711.90	2,441.09	1,898.21	3,758.98	3,469.44	2,891.62	2,602.08	2,024.26
88	2,826.72	2,609.57	2,174.02	1,956.86	1,521.31	3,843.84	3,548.06	2,956.51	2,660.74	2,069.18	4,097.18	3,781.44	3,151.20	2,836.70	2,206.46
89	3,081.31	2,844.19	2,369.95	2,132.83	1,658.59	4,189.54	3,866.30	3,222.34	2,900.35	2,255.14	4,465.34	4,122.14	3,434.50	3,091.30	2,403.65
90	3,358.37	3,100.03	2,583.36	2,325.02	1,808.35	4,566.43	4,214.50	3,511.87	3,161.18	2,458.56	4,867.20	4,492.80	3,744.00	3,369.60	2,620.80
91	3,660.38	3,379.58	2,815.49	2,534.69	1,970.59	4,977.02	4,593.89	3,828.86	3,445.73	2,680.70	5,305.25	4,897.15	4,080.96	3,672.86	2,856.67
92	3,989.86	3,682.85	3,070.08	2,763.07	2,149.06	5,425.06	5,008.22	4,173.31	3,755.23	2,921.57	5,783.23	5,337.70	4,447.87	4,003.58	3,113.76
93	4,349.28	4,014.82	3,345.89	3,011.42	2,342.50	5,913.02	5,458.75	4,548.96	4,093.44	3,184.90	6,303.65	5,818.18	4,848.48	4,364.26	3,394.56
94	4,741.15	4,376.74	3,646.66	3,282.24	2,552.16	6,445.92	5,949.22	4,958.30	4,462.85	3,470.69	6,870.24	6,342.34	5,285.28	4,756.13	3,700.32

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	103.58	96.10	79.87	72.38	56.16	162.24	149.76	124.80	112.32	87.36	213.41	197.18	164.74	148.51	114.82
25-29	112.32	103.58	86.11	77.38	59.90	174.72	160.99	133.54	121.06	93.60	229.63	212.16	177.22	159.74	123.55
30-34	119.81	111.07	92.35	83.62	64.90	187.20	173.47	144.77	129.79	101.09	247.10	228.38	189.70	170.98	132.29
35-39	128.54	119.81	99.84	89.86	69.89	202.18	185.95	154.75	139.78	108.58	265.82	245.86	204.67	183.46	143.52
40-44	138.53	128.54	107.33	96.10	74.88	217.15	199.68	167.23	149.76	117.31	285.79	263.33	219.65	198.43	153.50
45	141.02	129.79	108.58	97.34	76.13	220.90	203.42	169.73	153.50	118.56	290.78	269.57	224.64	202.18	157.25
46	142.27	131.04	108.58	98.59	76.13	220.90	204.67	169.73	153.50	118.56	294.53	272.06	225.89	203.42	158.50
47	142.27	131.04	109.82	98.59	77.38	220.90	204.67	169.73	153.50	118.56	297.02	274.56	228.38	205.92	159.74
48	143.52	132.29	109.82	98.59	77.38	222.14	204.67	170.98	153.50	119.81	299.52	277.06	230.88	207.17	162.24
49	143.52	132.29	109.82	99.84	77.38	222.14	204.67	170.98	153.50	119.81	302.02	279.55	232.13	209.66	162.24
50	143.52	133.54	111.07	99.84	77.38	222.14	204.67	170.98	153.50	119.81	305.76	282.05	234.62	210.91	164.74
51	147.26	136.03	113.57	101.09	79.87	228.38	210.91	175.97	158.50	123.55	309.50	285.79	237.12	213.41	165.98
52	149.76	138.53	114.82	103.58	79.87	235.87	217.15	180.96	163.49	127.30	312.00	288.29	240.86	215.90	168.48
53	152.26	141.02	117.31	106.08	82.37	242.11	223.39	185.95	167.23	129.79	315.74	292.03	243.36	218.40	170.98
54	154.75	143.52	119.81	107.33	83.62	249.60	229.63	192.19	172.22	134.78	319.49	295.78	245.86	220.90	172.22
55	158.50	146.02	121.06	109.82	84.86	255.84	235.87	197.18	177.22	138.53	323.23	298.27	248.35	223.39	173.47
56	169.73	157.25	131.04	117.31	92.35	275.81	254.59	212.16	190.94	148.51	344.45	318.24	264.58	238.37	184.70
57	182.21	168.48	139.78	126.05	97.34	294.53	272.06	227.14	204.67	158.50	365.66	338.21	282.05	253.34	197.18
58	194.69	179.71	149.76	134.78	104.83	314.50	290.78	242.11	218.40	169.73	386.88	356.93	298.27	268.32	208.42
59	205.92	190.94	158.50	142.27	111.07	334.46	308.26	257.09	230.88	179.71	408.10	376.90	314.50	283.30	219.65
60	218.40	202.18	168.48	151.01	118.56	353.18	326.98	272.06	244.61	190.94	429.31	396.86	330.72	297.02	232.13
61	238.37	219.65	183.46	164.74	128.54	378.14	348.19	290.78	262.08	203.42	461.76	425.57	354.43	319.49	248.35
62	257.09	238.37	198.43	178.46	138.53	401.86	370.66	309.50	278.30	217.15	492.96	454.27	379.39	340.70	265.82
63	277.06	255.84	213.41	192.19	149.76	425.57	393.12	328.22	294.53	229.63	524.16	484.22	403.10	363.17	282.05
64	297.02	274.56	228.38	205.92	159.74	450.53	415.58	346.94	312.00	243.36	555.36	512.93	428.06	384.38	299.52
65	316.99	292.03	243.36	219.65	170.98	474.24	438.05	364.42	328.22	254.59	587.81	541.63	451.78	406.85	315.74
66	356.93	329.47	274.56	247.10	192.19	531.65	490.46	409.34	368.16	287.04	646.46	596.54	496.70	446.78	348.19
67	398.11	366.91	305.76	275.81	214.66	589.06	544.13	453.02	408.10	316.99	705.12	650.21	541.63	487.97	379.39
68	438.05	404.35	336.96	303.26	235.87	646.46	596.54	496.70	446.78	348.19	763.78	705.12	587.81	529.15	411.84
69	479.23	441.79	368.16	331.97	258.34	703.87	648.96	541.63	486.72	379.39	822.43	758.78	632.74	569.09	443.04
70	519.17	479.23	399.36	359.42	279.55	760.03	702.62	585.31	526.66	409.34	881.09	813.70	677.66	610.27	474.24
71	599.04	552.86	460.51	415.58	321.98	867.36	801.22	667.68	600.29	468.00	990.91	914.78	762.53	686.40	534.14
72	678.91	627.74	522.91	470.50	365.66	974.69	899.81	750.05	675.17	525.41	1,100.74	1,017.12	847.39	762.53	592.80
73	758.78	701.38	584.06	525.41	409.34	1,082.02	998.40	832.42	748.80	582.82	1,211.81	1,118.21	932.26	838.66	652.70
74	839.90	775.01	645.22	581.57	451.78	1,188.10	1,096.99	913.54	822.43	638.98	1,321.63	1,219.30	1,017.12	914.78	712.61
75	919.78	848.64	707.62	636.48	495.46	1,295.42	1,195.58	995.90	897.31	697.63	1,431.46	1,321.63	1,100.74	990.91	770.02
76	1,048.32	967.20	806.21	725.09	564.10	1,463.90	1,351.58	1,125.70	1,013.38	787.49	1,603.68	1,480.13	1,233.02	1,109.47	863.62
77	1,194.34	1,103.23	918.53	827.42	642.72	1,653.60	1,526.30	1,271.71	1,145.66	889.82	1,795.87	1,657.34	1,381.54	1,243.01	967.20
78	1,337.86	1,235.52	1,029.60	926.02	721.34	1,835.81	1,694.78	1,412.74	1,270.46	988.42	1,975.58	1,823.33	1,520.06	1,367.81	1,064.54
79	1,471.39	1,359.07	1,131.94	1,018.37	792.48	2,001.79	1,847.04	1,538.78	1,385.28	1,077.02	2,132.83	1,969.34	1,641.12	1,476.38	1,149.41
80	1,589.95	1,467.65	1,223.04	1,100.74	856.13	2,161.54	1,995.55	1,662.34	1,496.35	1,163.14	2,303.81	2,126.59	1,772.16	1,594.94	1,240.51
81	1,701.02	1,569.98	1,307.90	1,178.11	916.03	2,312.54	2,134.08	1,778.40	1,601.18	1,245.50	2,464.80	2,276.35	1,896.96	1,707.26	1,327.87
82	1,828.32	1,687.30	1,406.50	1,265.47	984.67	2,486.02	2,295.07	1,911.94	1,720.99	1,337.86	2,650.75	2,446.08	2,039.23	1,834.56	1,427.71
83	1,974.34	1,823.33	1,518.82	1,366.56	1,063.30	2,684.45	2,478.53	2,065.44	1,858.27	1,446.43	2,862.91	2,642.02	2,201.47	1,981.82	1,541.28
84	2,142.82	1,978.08	1,648.61	1,483.87	1,154.40	2,912.83	2,689.44	2,241.41	2,016.77	1,568.74	3,105.02	2,866.66	2,388.67	2,150.30	1,672.32
85	2,335.01	2,155.30	1,795.87	1,616.16	1,256.74	3,174.91	2,931.55	2,442.34	2,197.73	1,709.76	3,384.58	3,124.99	2,603.33	2,343.74	1,822.08
86	2,545.92	2,349.98	1,958.11	1,762.18	1,370.30	3,460.70	3,194.88	2,661.98	2,396.16	1,863.26	3,690.34	3,405.79	2,837.95	2,554.66	1,986.82
87	2,774.30	2,560.90	2,134.08	1,920.67	1,493.86	3,772.70	3,481.92	2,901.60	2,612.06	2,031.74	4,022.30	3,712.80	3,093.79	2,784.29	2,165.28
88	3,023.90	2,791.78	2,326.27	2,094.14	1,628.64	4,112.16	3,795.17	3,163.68	2,846.69	2,215.20	4,384.22	4,046.02	3,372.10	3,035.14	2,359.97
89	3,295.97	3,042.62	2,535.94	2,282.59	1,774.66	4,481.57	4,137.12	3,448.22	3,102.53	2,413.63	4,778.59	4,410.43	3,675.36	3,308.45	2,573.38
90	3,592.99	3,317.18	2,764.32	2,487.26	1,935.65	4,885.92	4,510.27	3,757.73	3,382.08	2,630.78	5,207.90	4,807.30	4,006.08	3,605.47	2,804.26
91	3,916.22	3,615.46	3,012.67	2,711.90	2,109.12	5,325.22	4,915.87	4,095.94	3,686.59	2,866.66	5,677.15	5,240.35	4,366.75	3,929.95	3,056.35
92	4,269.41	3,941.18	3,283.49	2,955.26	2,298.82	5,804.45	5,357.66	4,465.34	4,018.56	3,126.24	6,187.58	5,712.10	4,759.87	4,284.38	3,332.16
93	4,653.79	4,295.62	3,579.26	3,221.09	2,505.98	6,327.36	5,840.64	4,867.20	4,380.48	3,407.04	6,745.44	6,226.27	5,187.94	4,670.02	3,631.68
94	5,071.87	4,682.50	3,901.25	3,511.87	2,730.62	6,896.45	6,366.05	5,305.25	4,774.85	3,714.05	7,351.97	6,786.62	5,655.94	5,089.34	3,958.66

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	116.06	107.33	89.86	79.87	62.40	180.96	167.23	139.78	126.05	97.34	239.62	220.90	184.70	165.98	129.79
25-29	124.80	114.82	96.10	86.11	67.39	194.69	179.71	149.76	134.78	104.83	257.09	238.37	198.43	178.46	138.53
30-34	134.78	123.55	103.58	93.60	72.38	209.66	193.44	160.99	144.77	112.32	277.06	255.84	213.41	192.19	149.76
35-39	144.77	133.54	111.07	99.84	77.38	225.89	208.42	173.47	156.00	121.06	298.27	274.56	229.63	205.92	160.99
40-44	156.00	143.52	119.81	107.33	83.62	242.11	224.64	187.20	168.48	131.04	320.74	295.78	245.86	222.14	172.22
45	158.50	146.02	121.06	109.82	84.86	247.10	228.38	190.94	170.98	133.54	326.98	300.77	250.85	225.89	175.97
46	158.50	146.02	122.30	109.82	86.11	247.10	228.38	190.94	170.98	133.54	329.47	304.51	253.34	228.38	177.22
47	159.74	147.26	122.30	109.82	86.11	248.35	228.38	190.94	170.98	133.54	333.22	307.01	255.84	230.88	179.71
48	159.74	147.26	123.55	111.07	86.11	248.35	228.38	190.94	172.22	133.54	335.71	309.50	258.34	232.13	180.96
49	160.99	148.51	123.55	111.07	86.11	248.35	229.63	190.94	172.22	133.54	339.46	313.25	260.83	234.62	182.21
50	160.99	148.51	123.55	111.07	86.11	248.35	229.63	190.94	172.22	133.54	341.95	315.74	263.33	237.12	184.70
51	164.74	152.26	126.05	113.57	88.61	255.84	235.87	197.18	177.22	138.53	345.70	319.49	265.82	239.62	185.95
52	167.23	154.75	128.54	116.06	89.86	263.33	243.36	203.42	182.21	142.27	350.69	323.23	269.57	242.11	188.45
53	170.98	157.25	131.04	118.56	92.35	270.82	250.85	208.42	188.45	146.02	354.43	326.98	272.06	245.86	190.94
54	173.47	159.74	133.54	119.81	93.60	279.55	257.09	214.66	193.44	149.76	358.18	330.72	275.81	248.35	193.44
55	177.22	163.49	136.03	122.30	94.85	287.04	264.58	220.90	198.43	154.75	361.92	334.46	278.30	250.85	194.69
56	190.94	175.97	146.02	132.29	102.34	308.26	284.54	237.12	213.41	165.98	385.63	356.93	297.02	267.07	208.42
57	203.42	188.45	157.25	141.02	109.82	330.72	305.76	254.59	228.38	178.46	409.34	378.14	315.74	283.30	220.90
58	217.15	200.93	167.23	151.01	117.31	351.94	325.73	270.82	244.61	189.70	434.30	400.61	333.22	300.77	233.38
59	230.88	213.41	177.22	159.74	123.55	374.40	345.70	288.29	259.58	202.18	458.02	421.82	351.94	316.99	245.86
60	244.61	225.89	188.45	169.73	132.29	395.62	365.66	304.51	274.56	213.41	481.73	444.29	370.66	333.22	259.58
61	267.07	245.86	204.67	184.70	143.52	423.07	390.62	325.73	293.28	228.38	516.67	476.74	396.86	358.18	278.30
62	288.29	265.82	222.14	199.68	156.00	450.53	415.58	345.70	312.00	242.11	551.62	509.18	424.32	381.89	297.02
63	310.75	287.04	238.37	214.66	167.23	476.74	440.54	366.91	330.72	257.09	586.56	541.63	451.78	406.85	315.74
64	331.97	307.01	255.84	229.63	179.71	504.19	465.50	388.13	349.44	272.06	622.75	574.08	479.23	430.56	335.71
65	354.43	326.98	272.06	245.86	190.94	531.65	490.46	408.10	368.16	285.79	657.70	606.53	505.44	455.52	354.43
66	399.36	369.41	307.01	277.06	214.66	595.30	549.12	458.02	411.84	320.74	723.84	667.68	556.61	500.45	389.38
67	445.54	410.59	341.95	308.26	239.62	658.94	609.02	506.69	456.77	354.43	788.74	728.83	607.78	546.62	425.57
68	490.46	453.02	378.14	339.46	264.58	723.84	667.68	556.61	500.45	389.38	854.88	788.74	657.70	591.55	460.51
69	536.64	495.46	413.09	371.90	289.54	787.49	727.58	605.28	545.38	424.32	921.02	849.89	708.86	637.73	496.70
70	581.57	536.64	448.03	403.10	313.25	852.38	786.24	655.20	590.30	459.26	987.17	911.04	758.78	682.66	531.65
71	671.42	620.26	516.67	464.26	361.92	970.94	897.31	747.55	672.67	522.91	1,109.47	1,024.61	853.63	768.77	597.79
72	761.28	702.62	585.31	526.66	409.34	1,090.75	1,007.14	839.90	755.04	587.81	1,233.02	1,138.18	948.48	853.63	663.94
73	849.89	784.99	653.95	589.06	458.02	1,210.56	1,118.21	932.26	838.66	652.70	1,356.58	1,251.74	1,043.33	939.74	730.08
74	939.74	867.36	722.59	650.21	505.44	1,330.37	1,228.03	1,023.36	921.02	716.35	1,480.13	1,366.56	1,138.18	1,024.61	796.22
75	1,029.60	950.98	792.48	712.61	555.36	1,450.18	1,339.10	1,115.71	1,004.64	781.25	1,603.68	1,480.13	1,233.02	1,109.47	863.62
76	1,173.12	1,083.26	902.30	812.45	631.49	1,639.87	1,513.82	1,260.48	1,134.43	882.34	1,795.87	1,657.34	1,381.54	1,243.01	967.20
77	1,337.86	1,235.52	1,029.60	926.02	721.34	1,852.03	1,709.76	1,425.22	1,282.94	997.15	2,010.53	1,857.02	1,547.52	1,392.77	1,083.26
78	1,498.85	1,382.78	1,153.15	1,037.09	807.46	2,056.70	1,898.21	1,581.22	1,423.97	1,106.98	2,212.70	2,041.73	1,702.27	1,531.30	1,191.84
79	1,648.61	1,521.31	1,267.97	1,140.67	887.33	2,241.41	2,069.18	1,723.49	1,551.26	1,206.82	2,388.67	2,205.22	1,838.30	1,653.60	1,286.69
80	1,780.90	1,643.62	1,369.06	1,233.02	958.46	2,421.12	2,233.92	1,862.02	1,676.06	1,302.91	2,580.86	2,382.43	1,984.32	1,785.89	1,389.02
81	1,904.45	1,758.43	1,465.15	1,319.14	1,025.86	2,589.60	2,391.17	1,991.81	1,793.38	1,394.02	2,760.58	2,548.42	2,124.10	1,911.94	1,486.37
82	2,047.97	1,890.72	1,574.98	1,417.73	1,101.98	2,784.29	2,569.63	2,141.57	1,928.16	1,498.85	2,967.74	2,739.36	2,282.59	2,054.21	1,597.44
83	2,211.46	2,041.73	1,701.02	1,531.30	1,190.59	3,006.43	2,775.55	2,312.54	2,081.66	1,618.66	3,206.11	2,959.01	2,466.05	2,218.94	1,725.98
84	2,399.90	2,215.20	1,845.79	1,661.09	1,291.68	3,262.27	3,011.42	2,509.73	2,258.88	1,757.18	3,478.18	3,209.86	2,675.71	2,407.39	1,873.25
85	2,615.81	2,414.88	2,011.78	1,810.85	1,407.74	3,556.80	3,282.24	2,735.62	2,462.30	1,914.43	3,791.42	3,499.39	2,916.58	2,624.54	2,041.73
86	2,850.43	2,632.03	2,192.74	1,974.34	1,535.04	3,876.29	3,578.02	2,981.47	2,683.20	2,086.66	4,132.13	3,813.89	3,178.66	2,860.42	2,225.18
87	3,107.52	2,869.15	2,389.92	2,151.55	1,673.57	4,225.73	3,900.00	3,249.79	2,925.31	2,275.10	4,504.03	4,157.09	3,464.45	3,118.75	2,424.86
88	3,387.07	3,126.24	2,605.82	2,344.99	1,824.58	4,605.12	4,250.69	3,543.07	3,188.64	2,479.78	4,909.63	4,531.49	3,776.45	3,398.30	2,643.26
89	3,691.58	3,408.29	2,840.45	2,555.90	1,988.06	5,019.46	4,633.82	3,861.31	3,475.68	2,703.17	5,351.42	4,939.58	4,115.90	3,705.31	2,881.63
90	4,024.80	3,715.30	3,096.29	2,785.54	2,167.78	5,471.23	5,050.66	4,209.50	3,787.68	2,946.53	5,833.15	5,383.87	4,486.56	4,038.53	3,141.22
91	4,386.72	4,049.76	3,374.59	3,036.38	2,362.46	5,964.19	5,504.93	4,587.65	4,129.63	3,211.10	6,357.31	5,869.34	4,890.91	4,401.70	3,423.26
92	4,781.09	4,414.18	3,677.86	3,309.70	2,574.62	6,500.83	6,000.38	5,000.74	4,500.29	3,500.64	6,930.14	6,397.25	5,330.21	4,797.31	3,731.52
93	5,211.65	4,811.04	4,008.58	3,607.97	2,805.50	7,086.14	6,540.77	5,451.26	4,905.89	3,816.38	7,554.14	6,972.58	5,810.69	5,229.12	4,067.23
94	5,680.90	5,244.10	4,370.50	3,932.45	3,058.85	7,723.87	7,129.82	5,941.73	5,347.68	4,159.58	8,233.06	7,600.32	6,333.60	5,699.62	4,434.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	36.19	33.70	27.46	24.96	18.72	56.16	52.42	43.68	38.69	31.20	76.13	69.89	58.66	52.42	41.18
25-29	38.69	36.19	29.95	27.46	21.22	61.15	56.16	46.18	42.43	32.45	82.37	76.13	63.65	57.41	44.93
30-34	42.43	38.69	32.45	28.70	22.46	64.90	59.90	49.92	44.93	34.94	88.61	81.12	67.39	61.15	47.42
35-39	44.93	41.18	34.94	31.20	24.96	69.89	64.90	53.66	48.67	37.44	94.85	87.36	72.38	66.14	51.17
40-44	48.67	44.93	37.44	33.70	26.21	74.88	69.89	57.41	52.42	39.94	102.34	93.60	78.62	71.14	54.91
45	49.92	44.93	37.44	33.70	26.21	77.38	71.14	58.66	53.66	41.18	103.58	96.10	79.87	72.38	56.16
46	49.92	46.18	38.69	34.94	27.46	77.38	71.14	59.90	53.66	42.43	106.08	97.34	81.12	73.63	57.41
47	51.17	46.18	38.69	34.94	27.46	77.38	71.14	59.90	53.66	42.43	107.33	98.59	82.37	73.63	57.41
48	51.17	47.42	39.94	34.94	27.46	78.62	72.38	59.90	53.66	42.43	108.58	99.84	83.62	74.88	58.66
49	52.42	47.42	39.94	36.19	27.46	78.62	72.38	59.90	54.91	42.43	109.82	101.09	83.62	76.13	58.66
50	52.42	48.67	39.94	36.19	27.46	78.62	72.38	61.15	54.91	42.43	111.07	102.34	84.86	76.13	59.90
51	53.66	48.67	41.18	37.44	28.70	79.87	73.63	61.15	54.91	42.43	112.32	103.58	87.36	78.62	61.15
52	53.66	49.92	41.18	37.44	28.70	81.12	74.88	62.40	56.16	43.68	114.82	106.08	88.61	79.87	62.40
53	54.91	49.92	42.43	37.44	29.95	82.37	76.13	63.65	57.41	44.93	117.31	108.58	89.86	81.12	62.40
54	54.91	51.17	42.43	38.69	29.95	83.62	77.38	63.65	57.41	44.93	119.81	109.82	92.35	82.37	64.90
55	56.16	51.17	43.68	38.69	31.20	84.86	77.38	64.90	58.66	44.93	121.06	112.32	93.60	83.62	66.14
56	61.15	56.16	46.18	42.43	32.45	92.35	84.86	71.14	63.65	49.92	126.05	116.06	97.34	87.36	68.64
57	64.90	59.90	49.92	44.93	34.94	99.84	91.10	76.13	68.64	53.66	131.04	121.06	101.09	91.10	71.14
58	69.89	64.90	53.66	48.67	37.44	107.33	98.59	82.37	73.63	57.41	136.03	124.80	104.83	93.60	73.63
59	74.88	68.64	57.41	51.17	39.94	113.57	104.83	87.36	78.62	61.15	141.02	129.79	108.58	97.34	76.13
60	79.87	73.63	61.15	54.91	42.43	121.06	112.32	93.60	83.62	66.14	144.77	133.54	111.07	101.09	77.38
61	87.36	79.87	67.39	59.90	47.42	131.04	121.06	101.09	91.10	71.14	156.00	144.77	119.81	108.58	83.62
62	94.85	87.36	72.38	64.90	51.17	139.78	129.79	107.33	97.34	74.88	167.23	154.75	128.54	116.06	89.86
63	102.34	93.60	78.62	71.14	54.91	149.76	138.53	114.82	103.58	79.87	178.46	164.74	137.28	123.55	96.10
64	109.82	101.09	83.62	76.13	58.66	158.50	147.26	122.30	109.82	86.11	189.70	174.72	146.02	131.04	102.34
65	117.31	107.33	89.86	81.12	62.40	168.48	156.00	129.79	116.06	91.10	200.93	185.95	154.75	139.78	108.58
66	131.04	121.06	101.09	91.10	71.14	187.20	172.22	143.52	129.79	101.09	219.65	203.42	169.73	152.26	118.56
67	144.77	133.54	111.07	99.84	77.38	205.92	189.70	158.50	142.27	111.07	238.37	219.65	183.46	164.74	128.54
68	158.50	147.26	122.30	109.82	86.11	224.64	207.17	172.22	156.00	121.06	257.09	237.12	198.43	178.46	138.53
69	173.47	159.74	133.54	119.81	93.60	243.36	224.64	187.20	168.48	131.04	275.81	254.59	212.16	190.94	148.51
70	187.20	173.47	143.52	129.79	101.09	262.08	242.11	200.93	180.96	141.02	294.53	272.06	227.14	204.67	158.50
71	214.66	198.43	164.74	148.51	114.82	297.02	274.56	228.38	205.92	159.74	333.22	307.01	255.84	230.88	179.71
72	242.11	223.39	185.95	167.23	129.79	331.97	307.01	255.84	229.63	179.71	371.90	343.20	285.79	257.09	199.68
73	268.32	248.35	207.17	185.95	144.77	366.91	339.46	282.05	254.59	197.18	410.59	378.14	315.74	283.30	220.90
74	295.78	273.31	227.14	204.67	158.50	401.86	370.66	309.50	278.30	217.15	448.03	414.34	344.45	310.75	240.86
75	323.23	298.27	248.35	223.39	173.47	436.80	403.10	336.96	303.26	235.87	486.72	449.28	374.40	336.96	262.08
76	370.66	343.20	285.79	257.09	199.68	492.96	455.52	379.39	341.95	265.82	542.88	501.70	418.08	375.65	293.28
77	419.33	386.88	321.98	290.78	225.89	549.12	506.69	421.82	379.39	295.78	600.29	554.11	461.76	415.58	323.23
78	468.00	431.81	359.42	323.23	252.10	604.03	557.86	465.50	418.08	325.73	656.45	605.28	504.19	454.27	353.18
79	515.42	475.49	396.86	356.93	278.30	660.19	609.02	507.94	456.77	355.68	712.61	657.70	547.87	492.96	383.14
80	564.10	520.42	433.06	390.62	303.26	716.35	661.44	550.37	495.46	385.63	768.77	710.11	591.55	532.90	414.34
81	602.78	556.61	464.26	418.08	324.48	766.27	707.62	589.06	530.40	411.84	822.43	760.03	632.74	569.09	443.04
82	648.96	599.04	499.20	449.28	349.44	823.68	760.03	633.98	570.34	444.29	884.83	816.19	680.16	612.77	476.74
83	700.13	646.46	539.14	484.22	376.90	889.82	821.18	683.90	616.51	479.23	954.72	882.34	735.07	661.44	514.18
84	760.03	701.38	584.06	525.41	409.34	965.95	891.07	742.56	668.93	520.42	1,035.84	957.22	797.47	717.60	557.86
85	828.67	765.02	636.48	572.83	445.54	1,052.06	970.94	809.95	728.83	566.59	1,129.44	1,043.33	868.61	782.50	607.78
86	902.30	833.66	693.89	625.25	485.47	1,146.91	1,058.30	882.34	793.73	617.76	1,231.78	1,136.93	947.23	852.38	662.69
87	983.42	908.54	756.29	681.41	529.15	1,250.50	1,154.40	962.21	866.11	673.92	1,341.60	1,239.26	1,032.10	929.76	722.59
88	1,072.03	989.66	824.93	742.56	577.82	1,362.82	1,257.98	1,048.32	943.49	733.82	1,462.66	1,350.34	1,125.70	1,013.38	787.49
89	1,169.38	1,079.52	899.81	809.95	630.24	1,485.12	1,371.55	1,143.17	1,028.35	799.97	1,594.94	1,471.39	1,226.78	1,104.48	858.62
90	1,274.21	1,175.62	979.68	882.34	686.40	1,618.66	1,495.10	1,245.50	1,120.70	872.35	1,738.46	1,604.93	1,336.61	1,203.07	936.00
91	1,389.02	1,281.70	1,068.29	960.96	747.55	1,764.67	1,628.64	1,357.82	1,221.79	950.98	1,894.46	1,748.45	1,457.66	1,311.65	1,020.86
92	1,513.82	1,397.76	1,164.38	1,048.32	814.94	1,923.17	1,775.90	1,480.13	1,331.62	1,035.84	2,065.44	1,905.70	1,588.70	1,430.21	1,111.97
93	1,649.86	1,523.81	1,269.22	1,141.92	888.58	2,096.64	1,935.65	1,612.42	1,451.42	1,128.19	2,251.39	2,077.92	1,730.98	1,558.75	1,211.81
94	1,798.37	1,659.84	1,384.03	1,245.50	968.45	2,285.09	2,109.12	1,758.43	1,582.46	1,230.53	2,453.57	2,265.12	1,886.98	1,698.53	1,320.38

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	46.18	42.43	34.94	31.20	24.96	68.64	62.40	52.42	47.42	36.19	91.10	83.62	69.89	63.65	48.67
25-29	48.67	44.93	37.44	33.70	26.21	73.63	67.39	56.16	51.17	39.94	97.34	89.86	74.88	67.39	52.42
30-34	52.42	48.67	41.18	36.19	28.70	78.62	72.38	61.15	54.91	42.43	104.83	97.34	81.12	72.38	57.41
35-39	56.16	52.42	43.68	38.69	31.20	84.86	78.62	64.90	58.66	44.93	113.57	104.83	87.36	78.62	61.15
40-44	61.15	56.16	47.42	42.43	33.70	91.10	83.62	69.89	63.65	48.67	122.30	112.32	93.60	84.86	66.14
45	62.40	57.41	47.42	42.43	33.70	93.60	86.11	71.14	64.90	49.92	124.80	114.82	96.10	86.11	67.39
46	62.40	57.41	48.67	43.68	33.70	93.60	86.11	72.38	64.90	51.17	126.05	116.06	97.34	87.36	68.64
47	63.65	58.66	48.67	43.68	33.70	93.60	86.11	72.38	64.90	51.17	128.54	118.56	98.59	88.61	68.64
48	63.65	58.66	48.67	43.68	33.70	93.60	86.11	72.38	64.90	51.17	129.79	119.81	99.84	89.86	69.89
49	63.65	58.66	49.92	44.93	34.94	93.60	87.36	72.38	64.90	51.17	132.29	122.30	101.09	91.10	71.14
50	64.90	59.90	49.92	44.93	34.94	94.85	87.36	72.38	64.90	51.17	133.54	123.55	103.58	92.35	72.38
51	66.14	61.15	51.17	46.18	36.19	96.10	89.86	74.88	67.39	52.42	136.03	126.05	104.83	94.85	73.63
52	67.39	62.40	51.17	46.18	36.19	98.59	91.10	76.13	68.64	53.66	138.53	128.54	107.33	96.10	74.88
53	68.64	62.40	52.42	47.42	36.19	101.09	93.60	77.38	69.89	53.66	141.02	129.79	108.58	97.34	76.13
54	69.89	63.65	53.66	48.67	37.44	103.58	96.10	79.87	71.14	56.16	143.52	132.29	109.82	99.84	77.38
55	71.14	64.90	54.91	48.67	38.69	106.08	97.34	81.12	73.63	57.41	146.02	134.78	112.32	101.09	78.62
56	74.88	69.89	57.41	52.42	39.94	113.57	104.83	87.36	78.62	61.15	152.26	141.02	117.31	106.08	82.37
57	79.87	73.63	61.15	54.91	42.43	122.30	112.32	93.60	84.86	66.14	159.74	147.26	122.30	111.07	86.11
58	83.62	77.38	64.90	58.66	44.93	129.79	119.81	99.84	89.86	69.89	167.23	153.50	128.54	116.06	89.86
59	88.61	81.12	67.39	61.15	47.42	137.28	127.30	106.08	94.85	74.88	173.47	160.99	133.54	119.81	93.60
60	92.35	84.86	71.14	63.65	49.92	146.02	134.78	112.32	101.09	78.62	180.96	167.23	138.53	124.80	97.34
61	101.09	93.60	78.62	69.89	54.91	158.50	146.02	121.06	109.82	84.86	193.44	178.46	148.51	133.54	103.58
62	109.82	102.34	84.86	76.13	59.90	169.73	157.25	131.04	117.31	92.35	205.92	189.70	158.50	142.27	111.07
63	118.56	109.82	91.10	82.37	63.65	182.21	168.48	141.02	126.05	98.59	218.40	200.93	167.23	151.01	117.31
64	128.54	118.56	98.59	88.61	68.64	194.69	179.71	149.76	134.78	104.83	230.88	212.16	177.22	159.74	123.55
65	137.28	126.05	104.83	94.85	73.63	207.17	190.94	159.74	143.52	112.32	243.36	224.64	187.20	168.48	131.04
66	153.50	142.27	118.56	106.08	83.62	230.88	212.16	177.22	159.74	123.55	267.07	245.86	204.67	184.70	143.52
67	170.98	157.25	131.04	118.56	92.35	253.34	233.38	194.69	174.72	136.03	290.78	268.32	223.39	200.93	156.00
68	187.20	172.22	143.52	129.79	101.09	275.81	254.59	212.16	190.94	148.51	314.50	289.54	242.11	217.15	169.73
69	203.42	188.45	157.25	141.02	109.82	299.52	275.81	229.63	207.17	160.99	338.21	312.00	259.58	233.38	182.21
70	220.90	203.42	169.73	152.26	118.56	321.98	297.02	247.10	223.39	173.47	361.92	334.46	278.30	250.85	194.69
71	255.84	235.87	195.94	177.22	137.28	365.66	336.96	280.80	253.34	197.18	409.34	378.14	314.50	283.30	219.65
72	289.54	267.07	223.39	200.93	156.00	409.34	376.90	314.50	283.30	219.65	456.77	421.82	351.94	316.99	245.86
73	324.48	299.52	249.60	224.64	174.72	451.78	416.83	348.19	313.25	243.36	504.19	465.50	388.13	349.44	272.06
74	359.42	331.97	275.81	248.35	193.44	495.46	456.77	380.64	343.20	267.07	551.62	509.18	424.32	381.89	297.02
75	393.12	363.17	303.26	272.06	212.16	539.14	497.95	414.34	373.15	289.54	600.29	554.11	461.76	415.58	323.23
76	450.53	415.58	345.70	312.00	242.11	609.02	561.60	468.00	421.82	328.22	672.67	620.26	517.92	465.50	363.17
77	506.69	468.00	389.38	350.69	272.06	678.91	626.50	521.66	470.50	365.66	745.06	687.65	572.83	515.42	400.61
78	562.85	519.17	433.06	389.38	303.26	748.80	691.39	576.58	519.17	403.10	818.69	755.04	628.99	566.59	440.54
79	619.01	571.58	476.74	428.06	333.22	818.69	756.29	630.24	566.59	441.79	891.07	822.43	685.15	616.51	479.23
80	675.17	624.00	519.17	468.00	363.17	888.58	821.18	683.90	615.26	479.23	963.46	889.82	741.31	667.68	519.17
81	722.59	667.68	555.36	500.45	389.38	950.98	878.59	731.33	658.94	511.68	1,030.85	952.22	793.73	713.86	555.36
82	777.50	717.60	597.79	537.89	418.08	1,022.11	943.49	786.24	707.62	550.37	1,108.22	1,023.36	852.38	767.52	596.54
83	838.66	775.01	645.22	580.32	451.78	1,104.48	1,019.62	849.89	765.02	595.30	1,196.83	1,104.48	921.02	828.67	645.22
84	911.04	839.90	700.13	630.24	490.46	1,198.08	1,105.73	922.27	829.92	645.22	1,299.17	1,199.33	999.65	899.81	700.13
85	992.16	916.03	763.78	687.65	534.14	1,306.66	1,205.57	1,004.64	904.80	703.87	1,415.23	1,306.66	1,089.50	979.68	762.53
86	1,082.02	998.40	832.42	748.80	582.82	1,423.97	1,314.14	1,095.74	985.92	767.52	1,543.78	1,423.97	1,186.85	1,068.29	831.17
87	1,179.36	1,088.26	907.30	816.19	635.23	1,552.51	1,432.70	1,194.34	1,074.53	836.16	1,682.30	1,552.51	1,294.18	1,164.38	906.05
88	1,285.44	1,186.85	988.42	889.82	691.39	1,692.29	1,561.25	1,301.66	1,170.62	911.04	1,833.31	1,692.29	1,410.24	1,269.22	987.17
89	1,400.26	1,292.93	1,077.02	969.70	753.79	1,843.30	1,702.27	1,418.98	1,276.70	993.41	1,998.05	1,844.54	1,537.54	1,384.03	1,075.78
90	1,526.30	1,408.99	1,174.37	1,057.06	822.43	2,009.28	1,855.78	1,546.27	1,391.52	1,082.02	2,177.76	2,010.53	1,676.06	1,507.58	1,173.12
91	1,664.83	1,536.29	1,280.45	1,151.90	896.06	2,190.24	2,021.76	1,684.80	1,516.32	1,179.36	2,374.94	2,191.49	1,827.07	1,643.62	1,279.20
92	1,814.59	1,674.82	1,395.26	1,255.49	977.18	2,387.42	2,203.97	1,837.06	1,653.60	1,285.44	2,588.35	2,388.67	1,990.56	1,792.13	1,394.02
93	1,976.83	1,825.82	1,521.31	1,369.06	1,064.54	2,603.33	2,402.40	2,001.79	1,802.11	1,401.50	2,820.48	2,604.58	2,170.27	1,953.12	1,518.82
94	2,155.30	1,989.31	1,658.59	1,492.61	1,160.64	2,836.70	2,618.30	2,182.75	1,964.35	1,527.55	3,075.07	2,837.95	2,364.96	2,129.09	1,656.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	46.18	42.43	36.19	32.45	24.96	71.14	66.14	54.91	49.92	38.69	96.10	88.61	73.63	66.14	51.17
25-29	49.92	46.18	38.69	34.94	27.46	76.13	71.14	58.66	53.66	41.18	103.58	96.10	79.87	71.14	56.16
30-34	53.66	49.92	41.18	37.44	28.70	82.37	76.13	63.65	57.41	44.93	111.07	102.34	86.11	77.38	59.90
35-39	57.41	53.66	44.93	39.94	31.20	88.61	82.37	68.64	61.15	48.67	119.81	111.07	92.35	82.37	64.90
40-44	62.40	57.41	47.42	42.43	33.70	94.85	87.36	73.63	66.14	51.17	128.54	118.56	98.59	88.61	68.64
45	63.65	58.66	48.67	43.68	33.70	97.34	89.86	74.88	67.39	52.42	131.04	121.06	101.09	91.10	71.14
46	63.65	58.66	48.67	43.68	33.70	98.59	91.10	76.13	68.64	53.66	133.54	123.55	103.58	92.35	72.38
47	63.65	58.66	49.92	44.93	34.94	99.84	92.35	76.13	68.64	53.66	137.28	126.05	104.83	94.85	73.63
48	64.90	59.90	49.92	44.93	34.94	101.09	92.35	77.38	69.89	53.66	139.78	128.54	107.33	96.10	74.88
49	64.90	59.90	49.92	44.93	34.94	101.09	93.60	78.62	69.89	54.91	142.27	131.04	109.82	98.59	77.38
50	64.90	59.90	49.92	44.93	34.94	102.34	94.85	78.62	71.14	54.91	144.77	133.54	111.07	99.84	77.38
51	67.39	62.40	51.17	46.18	36.19	104.83	96.10	79.87	72.38	56.16	146.02	134.78	112.32	101.09	78.62
52	68.64	63.65	53.66	47.42	37.44	106.08	98.59	82.37	73.63	57.41	148.51	137.28	113.57	102.34	79.87
53	71.14	64.90	54.91	48.67	38.69	108.58	99.84	83.62	74.88	58.66	149.76	138.53	114.82	103.58	79.87
54	72.38	67.39	56.16	49.92	39.94	109.82	101.09	84.86	76.13	59.90	152.26	139.78	116.06	104.83	81.12
55	74.88	68.64	57.41	51.17	39.94	112.32	103.58	86.11	77.38	59.90	153.50	141.02	118.56	106.08	83.62
56	79.87	73.63	61.15	54.91	42.43	121.06	112.32	93.60	83.62	66.14	160.99	148.51	123.55	111.07	86.11
57	84.86	78.62	64.90	58.66	44.93	129.79	119.81	99.84	89.86	69.89	168.48	156.00	129.79	116.06	91.10
58	89.86	82.37	68.64	62.40	48.67	139.78	128.54	107.33	96.10	74.88	175.97	162.24	134.78	122.30	94.85
59	94.85	87.36	72.38	64.90	51.17	148.51	137.28	114.82	102.34	79.87	183.46	169.73	141.02	127.30	98.59
60	99.84	92.35	76.13	68.64	53.66	157.25	146.02	121.06	108.58	84.86	190.94	175.97	147.26	132.29	103.58
61	107.33	99.84	82.37	74.88	57.41	169.73	157.25	131.04	117.31	92.35	203.42	188.45	157.25	141.02	109.82
62	116.06	107.33	89.86	79.87	62.40	182.21	168.48	141.02	126.05	98.59	217.15	200.93	167.23	151.01	117.31
63	124.80	114.82	96.10	86.11	67.39	194.69	179.71	149.76	134.78	104.83	230.88	212.16	177.22	159.74	123.55
64	132.29	122.30	102.34	92.35	71.14	207.17	190.94	159.74	143.52	112.32	243.36	224.64	187.20	168.48	131.04
65	141.02	129.79	108.58	97.34	76.13	219.65	203.42	169.73	152.26	118.56	257.09	237.12	197.18	178.46	138.53
66	159.74	147.26	122.30	109.82	86.11	244.61	225.89	188.45	169.73	132.29	283.30	262.08	218.40	195.94	153.50
67	177.22	163.49	136.03	122.30	94.85	269.57	248.35	207.17	187.20	144.77	309.50	285.79	238.37	214.66	167.23
68	195.94	180.96	151.01	136.03	106.08	294.53	272.06	225.89	203.42	158.50	336.96	310.75	259.58	233.38	182.21
69	213.41	197.18	164.74	148.51	114.82	319.49	294.53	245.86	220.90	172.22	363.17	335.71	279.55	252.10	195.94
70	232.13	214.66	178.46	160.99	124.80	344.45	318.24	264.58	238.37	184.70	389.38	359.42	299.52	269.57	209.66
71	269.57	248.35	207.17	185.95	144.77	390.62	360.67	300.77	270.82	210.91	441.79	406.85	339.46	305.76	237.12
72	307.01	283.30	235.87	212.16	164.74	436.80	403.10	336.96	303.26	235.87	492.96	454.27	379.39	340.70	265.82
73	343.20	316.99	264.58	238.37	184.70	484.22	446.78	371.90	334.46	260.83	544.13	502.94	418.08	376.90	293.28
74	380.64	351.94	293.28	263.33	205.92	530.40	489.22	408.10	366.91	285.79	595.30	550.37	458.02	411.84	320.74
75	418.08	385.63	321.98	289.54	225.89	576.58	532.90	444.29	399.36	310.75	647.71	597.79	497.95	448.03	348.19
76	486.72	449.28	374.40	336.96	262.08	662.69	611.52	509.18	458.02	356.93	735.07	678.91	565.34	509.18	395.62
77	555.36	512.93	426.82	384.38	298.27	747.55	690.14	575.33	517.92	403.10	823.68	760.03	633.98	570.34	444.29
78	624.00	575.33	479.23	431.81	335.71	832.42	768.77	640.22	576.58	448.03	911.04	841.15	701.38	631.49	490.46
79	692.64	638.98	532.90	479.23	373.15	918.53	847.39	706.37	635.23	494.21	999.65	922.27	768.77	691.39	537.89
80	761.28	702.62	585.31	526.66	409.34	1,003.39	926.02	772.51	695.14	540.38	1,087.01	1,003.39	836.16	752.54	585.31
81	813.70	751.30	626.50	564.10	438.05	1,073.28	990.91	826.18	743.81	577.82	1,163.14	1,074.53	894.82	806.21	626.50
82	874.85	807.46	672.67	605.28	470.50	1,154.40	1,065.79	887.33	798.72	621.50	1,250.50	1,154.40	962.21	866.11	673.92
83	944.74	872.35	727.58	653.95	509.18	1,246.75	1,150.66	958.46	863.62	671.42	1,351.58	1,246.75	1,039.58	934.75	727.58
84	1,025.86	945.98	788.74	710.11	551.62	1,352.83	1,248.00	1,040.83	936.00	728.83	1,466.40	1,352.83	1,128.19	1,014.62	789.98
85	1,118.21	1,032.10	859.87	773.76	601.54	1,473.89	1,361.57	1,134.43	1,020.86	793.73	1,597.44	1,475.14	1,229.28	1,105.73	861.12
86	1,218.05	1,124.45	937.25	843.65	656.45	1,607.42	1,483.87	1,236.77	1,111.97	866.11	1,742.21	1,607.42	1,339.10	1,205.57	937.25
87	1,327.87	1,225.54	1,022.11	919.78	715.10	1,752.19	1,617.41	1,347.84	1,213.06	943.49	1,898.21	1,752.19	1,460.16	1,314.14	1,022.11
88	1,447.68	1,336.61	1,113.22	1,002.14	778.75	1,909.44	1,762.18	1,468.90	1,321.63	1,028.35	2,069.18	1,910.69	1,591.20	1,432.70	1,114.46
89	1,577.47	1,456.42	1,213.06	1,092.00	848.64	2,081.66	1,920.67	1,601.18	1,441.44	1,120.70	2,255.14	2,081.66	1,734.72	1,561.25	1,214.30
90	1,719.74	1,587.46	1,322.88	1,190.59	926.02	2,268.86	2,094.14	1,744.70	1,569.98	1,221.79	2,458.56	2,268.86	1,890.72	1,702.27	1,324.13
91	1,874.50	1,729.73	1,441.44	1,297.92	1,009.63	2,472.29	2,282.59	1,901.95	1,712.26	1,331.62	2,679.46	2,473.54	2,061.70	1,855.78	1,442.69
92	2,042.98	1,885.73	1,571.23	1,413.98	1,099.49	2,695.68	2,487.26	2,072.93	1,865.76	1,451.42	2,920.32	2,695.68	2,246.40	2,021.76	1,572.48
93	2,227.68	2,055.46	1,713.50	1,541.28	1,199.33	2,937.79	2,711.90	2,260.13	2,034.24	1,582.46	3,183.65	2,939.04	2,448.58	2,203.97	1,713.50
94	2,427.36	2,241.41	1,867.01	1,681.06	1,306.66	3,202.37	2,955.26	2,463.55	2,216.45	1,724.74	3,470.69	3,203.62	2,669.47	2,402.40	1,868.26

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	52.42	48.67	41.18	36.19	28.70	81.12	74.88	62.40	56.16	43.68	109.82	101.09	83.62	76.13	58.66
25-29	57.41	52.42	43.68	39.94	31.20	87.36	81.12	67.39	59.90	47.42	117.31	108.58	91.10	81.12	63.65
30-34	61.15	56.16	47.42	42.43	33.70	93.60	86.11	72.38	64.90	51.17	126.05	117.31	97.34	87.36	68.64
35-39	66.14	61.15	51.17	46.18	36.19	101.09	93.60	77.38	69.89	53.66	136.03	126.05	104.83	93.60	73.63
40-44	71.14	64.90	54.91	48.67	38.69	108.58	99.84	83.62	74.88	58.66	146.02	134.78	112.32	101.09	78.62
45	72.38	66.14	56.16	49.92	39.94	111.07	102.34	84.86	76.13	59.90	149.76	137.28	114.82	103.58	79.87
46	72.38	67.39	56.16	49.92	39.94	111.07	102.34	84.86	76.13	59.90	151.01	139.78	116.06	104.83	81.12
47	72.38	67.39	56.16	49.92	39.94	111.07	102.34	84.86	77.38	59.90	152.26	141.02	117.31	106.08	82.37
48	73.63	67.39	56.16	51.17	39.94	111.07	102.34	84.86	77.38	59.90	153.50	142.27	118.56	106.08	83.62
49	73.63	67.39	56.16	51.17	39.94	111.07	102.34	84.86	77.38	59.90	156.00	143.52	119.81	107.33	83.62
50	73.63	68.64	57.41	51.17	39.94	111.07	102.34	84.86	77.38	59.90	157.25	144.77	121.06	108.58	84.86
51	76.13	69.89	58.66	52.42	41.18	114.82	106.08	87.36	78.62	61.15	159.74	147.26	122.30	109.82	86.11
52	77.38	71.14	59.90	53.66	42.43	117.31	108.58	89.86	81.12	62.40	162.24	149.76	124.80	112.32	87.36
53	78.62	72.38	61.15	54.91	42.43	121.06	111.07	92.35	83.62	64.90	163.49	151.01	126.05	113.57	88.61
54	81.12	74.88	62.40	56.16	43.68	123.55	114.82	96.10	86.11	67.39	165.98	153.50	127.30	114.82	88.61
55	82.37	76.13	63.65	57.41	44.93	127.30	117.31	98.59	88.61	68.64	168.48	156.00	129.79	116.06	91.10
56	88.61	82.37	68.64	61.15	48.67	137.28	127.30	106.08	94.85	74.88	178.46	164.74	137.28	123.55	96.10
57	94.85	88.61	73.63	66.14	51.17	147.26	136.03	113.57	102.34	79.87	188.45	173.47	144.77	129.79	101.09
58	102.34	93.60	78.62	71.14	54.91	157.25	144.77	121.06	108.58	84.86	198.43	182.21	152.26	137.28	106.08
59	108.58	99.84	83.62	74.88	58.66	167.23	153.50	128.54	116.06	89.86	208.42	192.19	159.74	143.52	112.32
60	114.82	106.08	88.61	79.87	62.40	177.22	163.49	136.03	122.30	94.85	218.40	200.93	167.23	151.01	117.31
61	123.55	114.82	94.85	86.11	66.14	189.70	174.72	146.02	131.04	102.34	233.38	215.90	179.71	160.99	126.05
62	133.54	122.30	102.34	92.35	71.14	203.42	187.20	156.00	141.02	109.82	249.60	229.63	190.94	172.22	133.54
63	142.27	131.04	109.82	98.59	77.38	215.90	199.68	165.98	149.76	116.06	264.58	244.61	203.42	183.46	142.27
64	151.01	139.78	116.06	104.83	81.12	229.63	212.16	175.97	158.50	123.55	280.80	258.34	215.90	193.44	151.01
65	159.74	148.51	123.55	111.07	86.11	242.11	223.39	185.95	167.23	129.79	295.78	273.31	227.14	204.67	158.50
66	180.96	167.23	138.53	124.80	97.34	270.82	250.85	208.42	187.20	146.02	325.73	300.77	250.85	225.89	175.97
67	200.93	185.95	154.75	139.78	108.58	299.52	277.06	230.88	207.17	162.24	354.43	328.22	273.31	245.86	190.94
68	222.14	204.67	170.98	153.50	119.81	328.22	303.26	253.34	227.14	177.22	384.38	354.43	295.78	265.82	207.17
69	242.11	223.39	185.95	168.48	129.79	356.93	329.47	274.56	247.10	192.19	414.34	381.89	318.24	287.04	223.39
70	263.33	243.36	202.18	182.21	141.02	385.63	356.93	297.02	267.07	208.42	443.04	409.34	340.70	307.01	238.37
71	303.26	280.80	233.38	210.91	163.49	439.30	405.60	338.21	304.51	237.12	499.20	461.76	384.38	345.70	269.57
72	344.45	318.24	264.58	238.37	184.70	492.96	455.52	379.39	341.95	265.82	555.36	512.93	428.06	384.38	299.52
73	385.63	355.68	295.78	267.07	207.17	546.62	505.44	420.58	378.14	294.53	611.52	565.34	470.50	423.07	329.47
74	425.57	393.12	328.22	294.53	229.63	600.29	554.11	461.76	415.58	323.23	667.68	616.51	514.18	463.01	359.42
75	466.75	430.56	359.42	323.23	252.10	653.95	604.03	502.94	453.02	351.94	723.84	668.93	556.61	501.70	389.38
76	531.65	491.71	409.34	368.16	287.04	738.82	682.66	569.09	511.68	398.11	811.20	748.80	624.00	561.60	436.80
77	606.53	560.35	466.75	420.58	326.98	834.91	771.26	642.72	577.82	450.53	908.54	838.66	698.88	628.99	489.22
78	678.91	627.74	522.91	470.50	365.66	927.26	856.13	713.86	641.47	499.20	999.65	922.27	768.77	691.39	537.89
79	747.55	690.14	575.33	517.92	403.10	1,010.88	933.50	777.50	700.13	544.13	1,079.52	995.90	829.92	747.55	581.57
80	807.46	745.06	621.50	559.10	435.55	1,092.00	1,008.38	839.90	756.29	587.81	1,165.63	1,075.78	896.06	807.46	627.74
81	863.62	797.47	663.94	597.79	464.26	1,168.13	1,078.27	898.56	808.70	628.99	1,246.75	1,150.66	959.71	863.62	671.42
82	928.51	857.38	713.86	642.72	499.20	1,255.49	1,159.39	965.95	869.86	676.42	1,340.35	1,238.02	1,030.85	928.51	721.34
83	1,002.14	926.02	771.26	693.89	540.38	1,356.58	1,251.74	1,043.33	938.50	730.08	1,447.68	1,336.61	1,113.22	1,002.14	778.75
84	1,088.26	1,004.64	837.41	753.79	586.56	1,471.39	1,357.82	1,131.94	1,018.37	792.48	1,571.23	1,450.18	1,208.06	1,087.01	846.14
85	1,185.60	1,094.50	912.29	821.18	638.98	1,603.68	1,480.13	1,234.27	1,110.72	863.62	1,712.26	1,579.97	1,316.64	1,185.60	922.27
86	1,292.93	1,193.09	994.66	894.82	696.38	1,748.45	1,613.66	1,345.34	1,210.56	942.24	1,867.01	1,722.24	1,435.20	1,291.68	1,004.64
87	1,408.99	1,300.42	1,083.26	975.94	758.78	1,905.70	1,759.68	1,466.40	1,319.14	1,027.10	2,034.24	1,878.24	1,564.99	1,408.99	1,095.74
88	1,536.29	1,417.73	1,181.86	1,063.30	827.42	2,076.67	1,916.93	1,597.44	1,437.70	1,118.21	2,217.70	2,046.72	1,706.02	1,535.04	1,194.34
89	1,673.57	1,545.02	1,287.94	1,159.39	901.06	2,263.87	2,090.40	1,742.21	1,567.49	1,219.30	2,417.38	2,231.42	1,859.52	1,673.57	1,301.66
90	1,824.58	1,684.80	1,404.00	1,262.98	983.42	2,468.54	2,277.60	1,898.21	1,708.51	1,329.12	2,634.53	2,432.35	2,026.75	1,823.33	1,418.98
91	1,989.31	1,835.81	1,530.05	1,376.54	1,070.78	2,690.69	2,483.52	2,069.18	1,862.02	1,448.93	2,871.65	2,650.75	2,208.96	1,988.06	1,546.27
92	2,167.78	2,000.54	1,667.33	1,501.34	1,166.88	2,932.80	2,706.91	2,255.14	2,030.50	1,578.72	3,129.98	2,889.12	2,407.39	2,166.53	1,684.80
93	2,362.46	2,181.50	1,817.09	1,636.13	1,271.71	3,196.13	2,950.27	2,458.56	2,212.70	1,720.99	3,412.03	3,149.95	2,624.54	2,362.46	1,837.06
94	2,575.87	2,377.44	1,980.58	1,783.39	1,386.53	3,483.17	3,216.10	2,679.46	2,412.38	1,875.74	3,719.04	3,433.25	2,860.42	2,574.62	2,001.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	56.16	52.42	43.68	38.69	31.20	88.61	81.12	67.39	61.15	47.42	116.06	107.33	89.86	81.12	62.40
25-29	61.15	56.16	47.42	42.43	33.70	94.85	87.36	73.63	66.14	51.17	124.80	116.06	96.10	87.36	67.39
30-34	64.90	59.90	49.92	44.93	34.94	102.34	94.85	78.62	71.14	54.91	134.78	124.80	103.58	93.60	72.38
35-39	69.89	64.90	53.66	48.67	37.44	109.82	101.09	84.86	76.13	59.90	144.77	133.54	111.07	99.84	77.38
40-44	76.13	69.89	58.66	52.42	41.18	118.56	108.58	91.10	82.37	63.65	156.00	143.52	119.81	107.33	83.62
45	77.38	71.14	59.90	53.66	42.43	121.06	111.07	92.35	83.62	64.90	158.50	147.26	122.30	109.82	86.11
46	77.38	71.14	59.90	53.66	42.43	121.06	111.07	92.35	83.62	64.90	160.99	148.51	123.55	111.07	86.11
47	77.38	72.38	59.90	53.66	42.43	121.06	111.07	92.35	83.62	64.90	162.24	149.76	124.80	112.32	87.36
48	78.62	72.38	59.90	53.66	42.43	121.06	111.07	93.60	83.62	66.14	163.49	151.01	126.05	113.57	88.61
49	78.62	72.38	59.90	53.66	42.43	121.06	112.32	93.60	83.62	66.14	164.74	152.26	127.30	114.82	88.61
50	78.62	72.38	59.90	54.91	42.43	121.06	112.32	93.60	83.62	66.14	165.98	153.50	128.54	114.82	89.86
51	79.87	73.63	61.15	54.91	42.43	124.80	114.82	96.10	86.11	67.39	168.48	156.00	129.79	116.06	91.10
52	81.12	74.88	62.40	56.16	43.68	128.54	118.56	98.59	88.61	68.64	170.98	157.25	131.04	118.56	92.35
53	83.62	77.38	63.65	57.41	44.93	132.29	122.30	102.34	91.10	71.14	172.22	159.74	132.29	119.81	92.35
54	84.86	78.62	64.90	58.66	44.93	136.03	126.05	104.83	93.60	73.63	174.72	160.99	134.78	121.06	94.85
55	86.11	79.87	66.14	59.90	46.18	139.78	128.54	107.33	96.10	74.88	177.22	163.49	136.03	122.30	94.85
56	92.35	86.11	71.14	63.65	49.92	149.76	138.53	116.06	103.58	81.12	188.45	173.47	144.77	129.79	101.09
57	99.84	92.35	76.13	68.64	53.66	160.99	148.51	123.55	111.07	86.11	199.68	184.70	153.50	138.53	107.33
58	106.08	97.34	81.12	73.63	57.41	172.22	158.50	132.29	118.56	92.35	210.91	194.69	162.24	146.02	113.57
59	112.32	103.58	86.11	77.38	59.90	182.21	168.48	139.78	126.05	97.34	222.14	205.92	170.98	154.75	119.81
60	119.81	109.82	91.10	82.37	63.65	193.44	178.46	148.51	133.54	103.58	234.62	215.90	179.71	162.24	126.05
61	129.79	119.81	99.84	89.86	69.89	205.92	190.94	158.50	142.27	111.07	252.10	232.13	193.44	174.72	136.03
62	141.02	129.79	108.58	97.34	76.13	219.65	202.18	168.48	152.26	118.56	268.32	248.35	207.17	185.95	144.77
63	151.01	139.78	116.06	104.83	81.12	232.13	214.66	178.46	160.99	124.80	285.79	264.58	219.65	198.43	153.50
64	162.24	149.76	124.80	112.32	87.36	245.86	227.14	188.45	169.73	132.29	303.26	279.55	233.38	209.66	163.49
65	172.22	159.74	132.29	119.81	92.35	258.34	238.37	199.68	179.71	139.78	320.74	295.78	247.10	222.14	173.47
66	194.69	179.71	149.76	134.78	104.83	289.54	268.32	223.39	200.93	156.00	351.94	325.73	270.82	244.61	189.70
67	217.15	199.68	167.23	149.76	117.31	320.74	297.02	247.10	222.14	173.47	384.38	354.43	295.78	265.82	207.17
68	239.62	220.90	183.46	165.98	128.54	353.18	325.73	270.82	244.61	189.70	416.83	384.38	320.74	288.29	224.64
69	260.83	240.86	200.93	180.96	141.02	384.38	354.43	295.78	265.82	207.17	448.03	414.34	345.70	310.75	242.11
70	283.30	262.08	218.40	195.94	153.50	415.58	383.14	319.49	287.04	223.39	480.48	444.29	369.41	333.22	258.34
71	326.98	302.02	252.10	225.89	175.97	472.99	436.80	364.42	328.22	254.59	540.38	499.20	415.58	374.40	290.78
72	370.66	341.95	285.79	257.09	199.68	531.65	490.46	409.34	368.16	287.04	600.29	554.11	461.76	415.58	323.23
73	414.34	381.89	318.24	287.04	223.39	590.30	544.13	454.27	408.10	318.24	660.19	610.27	507.94	458.02	355.68
74	458.02	423.07	351.94	316.99	245.86	648.96	599.04	499.20	449.28	349.44	721.34	665.18	554.11	499.20	388.13
75	501.70	463.01	385.63	346.94	269.57	706.37	652.70	544.13	489.22	380.64	781.25	721.34	600.29	540.38	420.58
76	571.58	527.90	440.54	395.62	308.26	798.72	737.57	614.02	552.86	429.31	874.85	807.46	672.67	605.28	470.50
77	651.46	601.54	501.70	451.78	350.69	902.30	832.42	693.89	625.25	485.47	979.68	904.80	753.79	677.66	527.90
78	730.08	673.92	561.60	505.44	393.12	1,002.14	924.77	770.02	693.89	539.14	1,077.02	994.66	828.67	746.30	580.32
79	803.71	741.31	617.76	556.61	433.06	1,092.00	1,008.38	839.90	756.29	587.81	1,163.14	1,074.53	894.82	806.21	626.50
80	867.36	801.22	667.68	600.29	468.00	1,179.36	1,088.26	907.30	816.19	635.23	1,256.74	1,160.64	967.20	869.86	677.66
81	928.51	857.38	713.86	642.72	499.20	1,261.73	1,164.38	970.94	873.60	680.16	1,345.34	1,241.76	1,034.59	931.01	723.84
82	998.40	921.02	767.52	691.39	537.89	1,356.58	1,251.74	1,043.33	938.50	730.08	1,445.18	1,334.11	1,111.97	1,000.90	778.75
83	1,078.27	994.66	828.67	746.30	580.32	1,465.15	1,351.58	1,126.94	1,014.62	788.74	1,561.25	1,441.44	1,200.58	1,080.77	839.90
84	1,169.38	1,079.52	899.81	809.95	630.24	1,588.70	1,467.65	1,223.04	1,100.74	856.13	1,693.54	1,563.74	1,302.91	1,173.12	912.29
85	1,274.21	1,176.86	980.93	882.34	686.40	1,732.22	1,598.69	1,332.86	1,199.33	933.50	1,847.04	1,704.77	1,420.22	1,277.95	994.66
86	1,389.02	1,282.94	1,068.29	962.21	747.55	1,888.22	1,743.46	1,452.67	1,306.66	1,017.12	2,013.02	1,858.27	1,548.77	1,394.02	1,084.51
87	1,513.82	1,397.76	1,164.38	1,048.32	814.94	2,057.95	1,899.46	1,583.71	1,425.22	1,108.22	2,193.98	2,025.50	1,687.30	1,518.82	1,180.61
88	1,651.10	1,523.81	1,269.22	1,143.17	888.58	2,243.90	2,070.43	1,725.98	1,553.76	1,208.06	2,391.17	2,207.71	1,839.55	1,656.10	1,287.94
89	1,799.62	1,661.09	1,384.03	1,245.50	968.45	2,444.83	2,257.63	1,880.74	1,693.54	1,316.64	2,607.07	2,406.14	2,005.54	1,804.61	1,404.00
90	1,960.61	1,809.60	1,508.83	1,357.82	1,055.81	2,665.73	2,459.81	2,050.46	1,845.79	1,435.20	2,841.70	2,622.05	2,185.25	1,966.85	1,530.05
91	2,137.82	1,973.09	1,644.86	1,480.13	1,151.90	2,905.34	2,681.95	2,235.17	2,011.78	1,564.99	3,096.29	2,859.17	2,382.43	2,144.06	1,667.33
92	2,330.02	2,150.30	1,792.13	1,612.42	1,254.24	3,166.18	2,922.82	2,436.10	2,192.74	1,704.77	3,375.84	3,116.26	2,597.09	2,337.50	1,818.34
93	2,539.68	2,343.74	1,953.12	1,758.43	1,367.81	3,451.97	3,186.14	2,655.74	2,389.92	1,859.52	3,679.10	3,395.81	2,830.46	2,547.17	1,981.82
94	2,768.06	2,554.66	2,129.09	1,916.93	1,490.11	3,762.72	3,473.18	2,894.11	2,604.58	2,025.50	4,009.82	3,701.57	3,085.06	2,776.80	2,159.04

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	62.40	58.66	48.67	43.68	33.70	98.59	91.10	74.88	67.39	52.42	129.79	119.81	99.84	89.86	69.89
25-29	67.39	62.40	52.42	47.42	36.19	106.08	97.34	81.12	73.63	57.41	139.78	128.54	107.33	96.10	74.88
30-34	72.38	67.39	56.16	49.92	39.94	113.57	104.83	87.36	78.62	61.15	149.76	138.53	114.82	103.58	79.87
35-39	78.62	72.38	59.90	53.66	42.43	122.30	112.32	93.60	84.86	66.14	160.99	148.51	123.55	111.07	86.11
40-44	83.62	77.38	64.90	58.66	44.93	131.04	121.06	101.09	91.10	71.14	173.47	159.74	133.54	119.81	93.60
45	86.11	78.62	66.14	58.66	46.18	133.54	123.55	102.34	92.35	71.14	175.97	162.24	136.03	122.30	94.85
46	86.11	79.87	66.14	59.90	46.18	133.54	123.55	103.58	92.35	72.38	178.46	164.74	137.28	123.55	96.10
47	86.11	79.87	66.14	59.90	46.18	133.54	123.55	103.58	92.35	72.38	179.71	165.98	138.53	124.80	97.34
48	86.11	79.87	66.14	59.90	46.18	134.78	123.55	103.58	92.35	72.38	180.96	167.23	139.78	126.05	97.34
49	87.36	79.87	67.39	59.90	47.42	134.78	123.55	103.58	93.60	72.38	183.46	168.48	141.02	127.30	98.59
50	87.36	81.12	67.39	59.90	47.42	134.78	124.80	103.58	93.60	72.38	184.70	170.98	142.27	128.54	99.84
51	88.61	82.37	68.64	61.15	48.67	138.53	128.54	106.08	96.10	74.88	187.20	172.22	143.52	129.79	101.09
52	91.10	83.62	69.89	62.40	48.67	142.27	132.29	109.82	98.59	77.38	189.70	174.72	146.02	131.04	102.34
53	92.35	84.86	71.14	63.65	49.92	147.26	136.03	112.32	101.09	78.62	190.94	177.22	147.26	132.29	103.58
54	93.60	87.36	72.38	64.90	51.17	151.01	139.78	116.06	104.83	81.12	193.44	178.46	148.51	133.54	103.58
55	96.10	88.61	73.63	66.14	51.17	154.75	143.52	119.81	107.33	83.62	195.94	180.96	151.01	136.03	106.08
56	103.58	94.85	78.62	71.14	54.91	167.23	153.50	128.54	116.06	89.86	208.42	192.19	160.99	144.77	112.32
57	109.82	102.34	84.86	76.13	59.90	178.46	164.74	137.28	123.55	96.10	222.14	204.67	170.98	153.50	119.81
58	117.31	108.58	89.86	81.12	62.40	190.94	175.97	146.02	132.29	102.34	234.62	215.90	180.96	162.24	127.30
59	124.80	114.82	96.10	86.11	67.39	202.18	187.20	156.00	139.78	109.82	247.10	228.38	189.70	170.98	132.29
60	132.29	122.30	102.34	91.10	71.14	214.66	197.18	164.74	148.51	114.82	259.58	239.62	199.68	179.71	139.78
61	143.52	133.54	111.07	99.84	77.38	228.38	210.91	175.97	158.50	123.55	279.55	258.34	214.66	193.44	149.76
62	156.00	143.52	119.81	108.58	83.62	243.36	224.64	187.20	168.48	131.04	298.27	275.81	229.63	207.17	160.99
63	167.23	154.75	128.54	116.06	89.86	258.34	238.37	198.43	178.46	138.53	316.99	293.28	244.61	219.65	170.98
64	179.71	165.98	138.53	124.80	97.34	272.06	252.10	209.66	188.45	147.26	336.96	310.75	258.34	233.38	180.96
65	190.94	177.22	147.26	132.29	103.58	287.04	264.58	220.90	198.43	154.75	355.68	328.22	273.31	245.86	190.94
66	215.90	199.68	165.98	149.76	116.06	321.98	297.02	247.10	223.39	173.47	391.87	360.67	300.77	270.82	210.91
67	240.86	222.14	184.70	167.23	129.79	356.93	329.47	274.56	247.10	192.19	426.82	394.37	328.22	295.78	229.63
68	265.82	244.61	204.67	183.46	143.52	391.87	360.67	300.77	270.82	210.91	461.76	426.82	355.68	319.49	249.60
69	289.54	267.07	223.39	200.93	156.00	425.57	393.12	328.22	294.53	229.63	497.95	459.26	383.14	344.45	268.32
70	314.50	290.78	242.11	217.15	169.73	460.51	425.57	354.43	319.49	248.35	532.90	492.96	410.59	369.41	287.04
71	363.17	334.46	279.55	250.85	195.94	525.41	485.47	404.35	363.17	283.30	600.29	554.11	461.76	415.58	323.23
72	411.84	379.39	316.99	284.54	222.14	590.30	545.38	454.27	408.10	318.24	666.43	615.26	512.93	461.76	359.42
73	459.26	424.32	353.18	318.24	247.10	655.20	604.03	504.19	453.02	353.18	733.82	677.66	564.10	507.94	394.37
74	507.94	469.25	390.62	351.94	273.31	720.10	663.94	554.11	497.95	388.13	799.97	738.82	615.26	554.11	430.56
75	556.61	514.18	428.06	385.63	299.52	784.99	723.84	604.03	542.88	423.07	867.36	799.97	666.43	600.29	466.75
76	635.23	585.31	487.97	439.30	341.95	886.08	818.69	681.41	614.02	476.74	970.94	896.06	746.30	672.67	522.91
77	723.84	667.68	556.61	500.45	389.38	1,002.14	924.77	770.02	693.89	539.14	1,087.01	1,003.39	836.16	752.54	585.31
78	809.95	747.55	624.00	561.60	436.80	1,111.97	1,025.86	854.88	770.02	599.04	1,195.58	1,104.48	919.78	828.67	643.97
79	891.07	822.43	685.15	617.76	479.23	1,211.81	1,118.21	932.26	838.66	652.70	1,291.68	1,193.09	993.41	894.82	695.14
80	962.21	888.58	740.06	666.43	517.92	1,309.15	1,208.06	1,007.14	906.05	705.12	1,395.26	1,287.94	1,073.28	965.95	751.30
81	1,029.60	950.98	792.48	712.61	555.36	1,400.26	1,292.93	1,077.02	969.70	753.79	1,492.61	1,377.79	1,148.16	1,033.34	803.71
82	1,106.98	1,022.11	852.38	766.27	596.54	1,505.09	1,390.27	1,158.14	1,042.08	811.20	1,604.93	1,481.38	1,234.27	1,110.72	863.62
83	1,195.58	1,104.48	919.78	827.42	643.97	1,626.14	1,501.34	1,250.50	1,125.70	874.85	1,733.47	1,599.94	1,332.86	1,200.58	933.50
84	1,297.92	1,198.08	998.40	898.56	698.88	1,764.67	1,628.64	1,356.58	1,221.79	949.73	1,880.74	1,735.97	1,446.43	1,301.66	1,012.13
85	1,413.98	1,305.41	1,088.26	979.68	761.28	1,923.17	1,774.66	1,478.88	1,331.62	1,035.84	2,050.46	1,891.97	1,576.22	1,418.98	1,103.23
86	1,541.28	1,422.72	1,185.60	1,067.04	829.92	2,096.64	1,934.40	1,612.42	1,451.42	1,128.19	2,233.92	2,062.94	1,718.50	1,546.27	1,203.07
87	1,681.06	1,551.26	1,292.93	1,163.14	904.80	2,285.09	2,109.12	1,757.18	1,581.22	1,230.53	2,434.85	2,247.65	1,873.25	1,686.05	1,311.65
88	1,832.06	1,691.04	1,408.99	1,267.97	985.92	2,491.01	2,298.82	1,915.68	1,724.74	1,341.60	2,654.50	2,449.82	2,041.73	1,838.30	1,428.96
89	1,996.80	1,843.30	1,536.29	1,382.78	1,075.78	2,714.40	2,505.98	2,087.90	1,879.49	1,461.41	2,894.11	2,670.72	2,225.18	2,003.04	1,557.50
90	2,176.51	2,009.28	1,673.57	1,506.34	1,171.87	2,959.01	2,730.62	2,276.35	2,047.97	1,593.70	3,153.70	2,911.58	2,426.11	2,184.00	1,698.53
91	2,372.45	2,190.24	1,824.58	1,642.37	1,276.70	3,224.83	2,976.48	2,481.02	2,232.67	1,737.22	3,438.24	3,173.66	2,644.51	2,379.94	1,850.78
92	2,585.86	2,387.42	1,989.31	1,789.63	1,392.77	3,515.62	3,244.80	2,704.42	2,433.60	1,893.22	3,747.74	3,459.46	2,882.88	2,594.59	2,018.02
93	2,817.98	2,602.08	2,167.78	1,950.62	1,517.57	3,831.36	3,536.83	2,947.78	2,653.25	2,062.94	4,084.70	3,770.21	3,142.46	2,827.97	2,200.22
94	3,072.58	2,835.46	2,363.71	2,126.59	1,654.85	4,177.06	3,855.07	3,212.35	2,891.62	2,248.90	4,451.62	4,109.66	3,424.51	3,082.56	2,397.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	67.39	62.40	51.17	46.18	36.19	104.83	97.34	81.12	72.38	57.41	138.53	127.30	106.08	96.10	74.88
25-29	72.38	67.39	56.16	49.92	39.94	113.57	104.83	87.36	78.62	61.15	148.51	137.28	114.82	103.58	79.87
30-34	77.38	72.38	59.90	53.66	42.43	121.06	112.32	93.60	83.62	66.14	159.74	148.51	123.55	111.07	86.11
35-39	83.62	77.38	64.90	57.41	44.93	131.04	121.06	101.09	89.86	71.14	172.22	158.50	132.29	119.81	92.35
40-44	89.86	83.62	68.64	62.40	48.67	141.02	129.79	108.58	97.34	76.13	184.70	170.98	142.27	128.54	99.84
45	91.10	84.86	69.89	63.65	48.67	143.52	132.29	109.82	98.59	77.38	188.45	174.72	144.77	131.04	101.09
46	92.35	84.86	71.14	63.65	49.92	143.52	132.29	109.82	99.84	77.38	190.94	175.97	146.02	132.29	102.34
47	92.35	84.86	71.14	63.65	49.92	143.52	132.29	109.82	99.84	77.38	192.19	177.22	148.51	133.54	103.58
48	92.35	84.86	71.14	63.65	49.92	143.52	132.29	109.82	99.84	77.38	194.69	179.71	149.76	134.78	104.83
49	93.60	86.11	71.14	64.90	49.92	143.52	132.29	111.07	99.84	77.38	195.94	180.96	151.01	136.03	106.08
50	93.60	86.11	72.38	64.90	51.17	143.52	132.29	111.07	99.84	77.38	198.43	182.21	152.26	137.28	106.08
51	94.85	87.36	73.63	66.14	51.17	148.51	137.28	113.57	102.34	79.87	199.68	184.70	153.50	138.53	107.33
52	97.34	89.86	74.88	67.39	52.42	152.26	141.02	117.31	106.08	82.37	202.18	187.20	156.00	139.78	109.82
53	98.59	91.10	76.13	68.64	53.66	157.25	144.77	121.06	108.58	84.86	204.67	189.70	157.25	142.27	109.82
54	101.09	92.35	77.38	69.89	53.66	160.99	148.51	124.80	112.32	87.36	207.17	190.94	159.74	143.52	112.32
55	102.34	94.85	78.62	71.14	54.91	165.98	153.50	127.30	114.82	88.61	209.66	193.44	160.99	144.77	112.32
56	109.82	102.34	84.86	76.13	59.90	178.46	164.74	137.28	123.55	96.10	223.39	205.92	172.22	154.75	121.06
57	118.56	108.58	91.10	81.12	63.65	190.94	175.97	147.26	132.29	103.58	237.12	218.40	182.21	164.74	127.30
58	126.05	116.06	97.34	87.36	68.64	203.42	188.45	157.25	141.02	109.82	250.85	232.13	193.44	173.47	136.03
59	133.54	123.55	102.34	92.35	71.14	217.15	199.68	165.98	149.76	116.06	264.58	244.61	203.42	183.46	142.27
60	141.02	131.04	108.58	97.34	76.13	229.63	212.16	175.97	158.50	123.55	278.30	257.09	214.66	192.19	149.76
61	154.75	142.27	118.56	107.33	83.62	244.61	225.89	188.45	169.73	132.29	298.27	275.81	229.63	207.17	160.99
62	167.23	153.50	128.54	116.06	89.86	260.83	240.86	200.93	179.71	141.02	319.49	294.53	245.86	220.90	172.22
63	179.71	165.98	138.53	124.80	97.34	275.81	254.59	212.16	190.94	148.51	339.46	313.25	260.83	234.62	182.21
64	192.19	177.22	148.51	133.54	103.58	292.03	269.57	224.64	202.18	157.25	360.67	331.97	277.06	249.60	193.44
65	204.67	189.70	157.25	142.27	109.82	307.01	283.30	235.87	213.41	164.74	380.64	350.69	293.28	263.33	205.92
66	230.88	213.41	178.46	159.74	124.80	344.45	318.24	264.58	238.37	184.70	418.08	386.88	321.98	289.54	225.89
67	257.09	238.37	198.43	178.46	138.53	381.89	351.94	293.28	264.58	205.92	456.77	421.82	350.69	315.74	245.86
68	284.54	262.08	218.40	197.18	153.50	418.08	386.88	321.98	289.54	225.89	494.21	456.77	380.64	341.95	267.07
69	310.75	287.04	238.37	214.66	167.23	455.52	420.58	350.69	315.74	245.86	532.90	491.71	409.34	369.41	287.04
70	336.96	310.75	258.34	233.38	180.96	492.96	455.52	379.39	340.70	265.82	570.34	526.66	439.30	395.62	307.01
71	388.13	358.18	298.27	268.32	208.42	561.60	519.17	431.81	389.38	302.02	642.72	592.80	494.21	444.29	345.70
72	440.54	406.85	338.21	304.51	237.12	631.49	582.82	485.47	436.80	339.46	713.86	658.94	549.12	494.21	384.38
73	491.71	454.27	378.14	340.70	264.58	701.38	646.46	539.14	485.47	376.90	784.99	725.09	604.03	542.88	423.07
74	544.13	501.70	418.08	376.90	293.28	770.02	711.36	592.80	532.90	415.58	856.13	789.98	658.94	592.80	461.76
75	595.30	550.37	458.02	411.84	320.74	839.90	775.01	645.22	581.57	451.78	927.26	856.13	713.86	642.72	499.20
76	678.91	626.50	522.91	470.50	365.66	948.48	876.10	730.08	656.45	511.68	1,039.58	958.46	798.72	718.85	559.10
77	773.76	715.10	595.30	535.39	416.83	1,072.03	989.66	824.93	742.56	577.82	1,163.14	1,074.53	894.82	806.21	626.50
78	867.36	799.97	666.43	600.29	466.75	1,189.34	1,098.24	914.78	823.68	640.22	1,280.45	1,181.86	984.67	886.08	688.90
79	953.47	879.84	733.82	660.19	514.18	1,296.67	1,196.83	997.15	897.31	697.63	1,382.78	1,276.70	1,063.30	957.22	743.81
80	1,029.60	950.98	792.48	712.61	555.36	1,400.26	1,292.93	1,077.02	969.70	753.79	1,492.61	1,377.79	1,148.16	1,033.34	803.71
81	1,101.98	1,017.12	847.39	762.53	592.80	1,498.85	1,382.78	1,153.15	1,037.09	807.46	1,597.44	1,475.14	1,229.28	1,105.73	861.12
82	1,184.35	1,093.25	911.04	819.94	637.73	1,611.17	1,487.62	1,239.26	1,115.71	867.36	1,717.25	1,584.96	1,321.63	1,189.34	924.77
83	1,279.20	1,180.61	984.67	886.08	688.90	1,739.71	1,606.18	1,337.86	1,204.32	936.00	1,854.53	1,712.26	1,426.46	1,284.19	998.40
84	1,387.78	1,281.70	1,068.29	960.96	747.55	1,888.22	1,742.21	1,452.67	1,306.66	1,017.12	2,013.02	1,857.02	1,547.52	1,392.77	1,083.26
85	1,513.82	1,396.51	1,164.38	1,047.07	814.94	2,057.95	1,899.46	1,582.46	1,423.97	1,108.22	2,193.98	2,024.26	1,687.30	1,518.82	1,180.61
86	1,649.86	1,522.56	1,269.22	1,141.92	888.58	2,242.66	2,070.43	1,724.74	1,552.51	1,206.82	2,391.17	2,206.46	1,839.55	1,654.85	1,287.94
87	1,798.37	1,659.84	1,382.78	1,244.26	968.45	2,444.83	2,256.38	1,880.74	1,692.29	1,316.64	2,605.82	2,406.14	2,004.29	1,804.61	1,402.75
88	1,959.36	1,809.60	1,507.58	1,356.58	1,055.81	2,664.48	2,459.81	2,049.22	1,844.54	1,433.95	2,840.45	2,622.05	2,185.25	1,966.85	1,530.05
89	2,136.58	1,971.84	1,643.62	1,478.88	1,150.66	2,904.10	2,680.70	2,233.92	2,010.53	1,563.74	3,096.29	2,857.92	2,382.43	2,144.06	1,667.33
90	2,328.77	2,149.06	1,790.88	1,612.42	1,254.24	3,166.18	2,922.82	2,434.85	2,191.49	1,704.77	3,374.59	3,115.01	2,595.84	2,336.26	1,817.09
91	2,538.43	2,342.50	1,951.87	1,757.18	1,366.56	3,450.72	3,184.90	2,654.50	2,388.67	1,858.27	3,679.10	3,395.81	2,830.46	2,547.17	1,981.82
92	2,766.82	2,553.41	2,127.84	1,915.68	1,490.11	3,761.47	3,471.94	2,892.86	2,604.58	2,025.50	4,009.82	3,701.57	3,085.06	2,775.55	2,159.04
93	3,015.17	2,783.04	2,320.03	2,087.90	1,623.65	4,099.68	3,783.94	3,153.70	2,837.95	2,207.71	4,370.50	4,034.78	3,362.11	3,026.40	2,353.73
94	3,287.23	3,033.89	2,528.45	2,275.10	1,769.66	4,469.09	4,124.64	3,436.99	3,093.79	2,406.14	4,763.62	4,397.95	3,664.13	3,298.46	2,564.64

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	221.94	204.87	170.73	153.65	119.51	347.14	324.38	267.47	239.02	187.80	472.34	432.51	364.22	324.38	256.09
25-29	220.67	204.91	168.13	152.37	115.59	346.77	320.50	267.96	241.69	189.15	467.61	430.83	362.53	325.75	252.20
30-34	220.15	205.47	171.23	151.66	122.30	347.34	317.99	264.18	239.72	185.90	469.65	430.51	362.02	322.88	254.39
35-39	221.98	203.86	172.15	154.03	122.32	344.30	317.12	267.28	240.10	185.74	466.61	430.37	357.89	321.65	249.16
40-44	220.92	200.08	166.73	150.06	116.71	341.80	316.79	262.60	237.59	183.41	462.68	425.17	354.31	320.96	250.10
45	212.96	193.24	161.69	145.92	114.37	327.33	303.66	252.40	228.73	177.47	445.64	410.14	343.10	307.61	240.56
46	208.92	193.44	162.49	147.01	112.20	324.98	297.90	251.47	224.39	177.96	444.91	410.09	340.45	305.64	239.87
47	209.35	194.13	159.87	144.64	110.39	319.74	296.90	247.42	220.77	175.09	441.54	407.28	338.77	304.51	236.00
48	209.66	190.94	160.99	146.02	112.32	318.24	292.03	243.36	220.90	172.22	438.05	404.35	336.96	303.26	235.87
49	204.77	190.15	157.24	142.61	109.70	310.81	288.87	241.34	215.74	168.21	435.14	402.23	332.75	299.84	234.02
50	204.16	189.83	157.60	143.27	111.03	308.03	282.96	236.40	211.32	164.76	429.81	397.58	329.52	297.29	229.23
51	204.12	186.53	158.37	140.77	112.62	306.18	281.55	235.80	211.16	165.41	432.88	397.69	330.82	299.15	232.28
52	203.22	186.00	155.00	141.22	110.22	303.11	279.00	234.22	210.11	165.34	430.56	396.12	330.67	296.23	230.78
53	198.07	184.64	154.43	137.64	107.43	298.78	275.28	231.64	208.14	161.14	426.35	396.14	329.00	295.43	231.64
54	197.68	181.21	151.56	138.38	105.43	296.52	273.46	230.63	207.57	161.44	428.31	395.37	329.47	296.52	230.63
55	196.41	180.31	151.33	135.23	106.25	296.23	270.47	225.39	202.85	157.77	425.02	392.82	328.42	293.01	228.61
56	208.39	192.60	161.03	145.24	113.67	315.74	290.48	243.12	217.86	170.50	432.57	400.99	334.69	299.96	233.65
57	217.09	201.80	168.17	149.82	119.25	330.22	302.70	253.78	229.32	177.34	434.18	400.55	333.28	299.64	232.38
58	224.79	207.04	174.51	156.76	121.27	343.10	316.48	263.24	236.62	183.38	434.79	402.26	334.23	301.69	233.66
59	230.48	213.41	176.42	159.34	122.35	352.83	324.38	270.32	244.71	190.64	432.51	401.21	332.92	301.62	233.33
60	236.12	219.65	181.21	164.74	126.30	362.42	334.96	280.05	249.85	194.94	433.80	398.11	332.22	299.27	233.38
61	252.22	233.44	195.87	174.41	136.84	381.01	351.50	292.47	262.95	203.92	456.14	421.26	351.50	316.62	246.85
62	268.66	247.79	206.06	185.19	143.46	396.46	367.77	305.17	273.87	213.88	474.71	438.20	365.16	328.65	255.62
63	281.21	258.41	215.34	195.07	152.01	412.95	380.02	316.68	286.28	222.94	491.49	453.49	377.48	339.48	263.48
64	295.54	273.19	226.00	203.65	158.95	429.65	394.88	330.31	298.02	230.97	511.61	471.87	394.88	355.14	275.67
65	305.90	281.81	236.05	211.96	166.20	440.78	407.06	339.62	305.90	238.46	525.08	486.55	404.65	363.70	284.22
66	331.39	305.72	254.38	228.71	177.37	473.75	436.41	364.07	329.06	254.38	557.77	513.43	429.41	385.07	301.06
67	354.64	327.54	273.32	246.22	192.00	503.73	465.33	388.53	350.13	271.07	585.05	539.87	449.52	404.34	313.98
68	379.99	349.24	292.13	263.58	204.27	535.94	494.21	412.94	371.21	289.94	612.82	566.69	472.24	423.92	331.67
69	398.86	369.16	307.63	275.81	216.40	560.10	517.67	430.68	388.25	301.27	636.48	587.68	490.09	441.29	343.70
70	415.48	384.78	319.29	288.59	223.09	581.27	538.29	448.23	403.20	313.15	654.95	603.78	503.49	454.37	352.04
71	462.35	426.63	355.19	319.48	248.04	640.94	591.33	492.11	442.50	345.27	718.32	662.76	551.64	496.08	386.94
72	503.54	465.10	388.23	349.79	270.99	693.81	640.00	532.37	480.48	372.85	774.53	714.95	595.80	536.22	417.06
73	539.34	496.85	413.74	373.10	289.99	736.97	679.71	567.04	509.78	397.11	821.93	759.13	631.69	568.89	441.44
74	572.87	530.04	440.81	396.19	308.74	779.89	719.21	599.64	538.96	419.39	869.12	801.30	669.24	601.42	469.36
75	600.13	553.96	461.64	415.47	323.14	812.14	748.87	624.06	562.51	437.70	904.46	834.36	695.87	625.77	487.28
76	658.86	608.18	506.81	456.13	354.77	874.66	807.63	673.57	606.54	470.85	964.58	889.37	742.24	667.03	519.89
77	709.80	655.20	546.00	491.40	382.20	929.76	858.00	714.48	644.28	500.76	1,015.56	937.56	781.56	703.56	547.56
78	760.78	700.88	584.06	525.66	408.84	983.92	907.55	756.29	681.41	530.15	1,066.29	985.42	820.68	738.32	575.08
79	796.72	735.55	613.19	552.02	429.66	1,020.09	941.84	785.34	705.67	549.17	1,101.19	1,015.82	846.52	762.58	593.27
80	824.88	761.53	634.83	571.48	444.79	1,048.62	967.75	806.01	725.14	564.74	1,125.45	1,039.18	865.31	779.05	605.18
81	850.14	785.24	654.15	587.96	458.17	1,079.87	996.80	830.67	747.60	581.47	1,159.04	1,070.78	891.67	802.11	624.30
82	913.74	843.65	703.47	632.09	491.91	1,161.64	1,072.08	892.97	803.41	625.60	1,246.00	1,149.96	959.16	863.12	671.02
83	986.42	911.14	759.28	682.71	532.15	1,253.79	1,157.74	964.35	868.31	674.92	1,345.94	1,242.11	1,035.74	931.91	725.54
84	1,070.78	987.72	824.18	741.11	577.57	1,360.22	1,256.39	1,046.12	942.29	732.03	1,460.16	1,348.54	1,124.00	1,011.08	786.54
85	1,166.83	1,077.27	898.16	808.60	628.19	1,483.52	1,369.31	1,140.87	1,026.65	798.22	1,592.55	1,469.25	1,225.24	1,101.93	857.93
86	1,271.96	1,174.62	978.63	881.29	685.30	1,615.91	1,492.61	1,243.41	1,118.81	870.90	1,735.32	1,601.63	1,334.26	1,201.87	934.50
87	1,386.18	1,279.75	1,066.89	960.46	746.30	1,761.28	1,626.29	1,355.03	1,220.04	948.78	1,891.07	1,745.70	1,454.97	1,309.60	1,018.87
88	1,510.78	1,395.26	1,162.94	1,046.12	813.80	1,920.92	1,772.96	1,477.03	1,329.07	1,034.44	2,061.10	1,902.75	1,586.06	1,427.71	1,109.72
89	1,647.06	1,521.16	1,266.77	1,140.87	886.48	2,093.54	1,932.60	1,610.72	1,449.78	1,127.89	2,246.70	2,074.08	1,728.83	1,556.21	1,209.66
90	1,796.32	1,657.44	1,380.99	1,243.41	966.95	2,281.74	2,106.52	1,754.79	1,579.57	1,227.83	2,449.18	2,260.98	1,884.58	1,696.38	1,318.69
91	1,957.26	1,806.70	1,505.59	1,355.03	1,053.91	2,486.81	2,296.02	1,913.13	1,722.34	1,339.45	2,669.82	2,464.75	2,053.31	1,848.24	1,436.80
92	2,133.78	1,968.94	1,640.57	1,477.03	1,148.66	2,711.35	2,502.39	2,085.76	1,876.79	1,460.16	2,909.94	2,686.69	2,238.91	2,014.37	1,567.89
93	2,325.87	2,146.76	1,788.53	1,609.42	1,252.49	2,955.36	2,726.93	2,272.66	2,045.52	1,591.25	3,172.12	2,928.11	2,440.09	2,196.08	1,708.06
94	2,534.84	2,340.15	1,949.48	1,754.79	1,364.11	3,220.14	2,973.53	2,477.73	2,229.83	1,734.02	3,457.66	3,191.59	2,659.44	2,393.36	1,861.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	301.62	273.16	227.64	204.87	159.34	449.58	415.43	341.45	307.31	239.02	597.54	552.02	460.96	415.43	324.38
25-29	294.23	273.21	225.93	204.91	157.62	441.34	409.82	341.52	304.74	241.69	593.71	546.42	457.10	409.82	320.50
30-34	298.42	273.96	229.93	205.47	161.44	445.19	410.94	342.45	308.21	239.72	591.95	547.92	454.97	410.94	317.99
35-39	294.47	271.81	226.51	203.86	158.56	443.96	407.72	339.77	308.06	240.10	588.93	543.63	453.02	407.72	317.12
40-44	291.78	270.94	225.09	204.25	158.40	437.67	404.33	337.63	304.29	237.59	583.56	537.71	450.18	404.33	316.79
45	283.94	260.28	216.90	197.18	153.80	421.97	390.42	323.38	291.83	224.79	563.95	520.57	433.80	390.42	303.66
46	278.55	259.21	212.78	193.44	150.88	413.96	383.01	321.11	286.29	224.39	560.98	518.42	433.31	390.75	301.77
47	277.87	255.03	213.16	190.32	148.45	411.09	376.83	315.93	285.48	220.77	563.35	517.67	433.93	388.25	304.51
48	273.31	254.59	209.66	190.94	146.02	404.35	374.40	310.75	280.80	217.15	561.60	516.67	430.56	389.38	303.26
49	270.59	248.65	208.43	186.49	146.27	394.92	365.66	303.50	274.25	212.09	555.81	511.93	427.83	383.95	299.84
50	265.05	247.14	204.16	182.67	143.27	390.41	358.18	300.87	268.63	211.32	551.59	512.19	426.23	383.25	297.29
51	267.47	246.36	204.12	183.01	144.29	390.65	362.49	302.66	270.99	211.16	552.54	510.31	425.84	383.61	299.15
52	265.22	244.56	203.22	182.56	141.22	392.67	361.67	303.11	272.11	213.56	551.12	506.34	423.67	382.34	296.23
53	265.21	245.07	201.43	181.28	141.00	392.78	362.57	302.14	271.93	211.50	543.85	503.57	419.64	376.00	295.43
54	263.58	243.81	204.27	181.21	141.67	392.07	362.42	303.11	273.46	210.86	543.63	500.80	418.43	375.60	293.23
55	260.81	241.49	202.85	180.31	141.67	392.82	363.84	302.66	270.47	212.51	540.93	499.08	415.36	373.50	289.79
56	271.54	252.60	208.39	189.45	145.24	413.62	382.05	318.90	287.33	224.18	555.71	511.51	426.25	385.21	299.96
57	278.24	256.84	214.03	192.63	149.82	428.06	394.43	330.22	296.59	232.38	562.60	519.79	431.12	388.32	302.70
58	286.90	263.24	218.87	198.17	153.80	440.71	408.17	340.14	304.65	239.58	567.89	523.52	437.75	393.38	307.61
59	290.23	267.47	221.94	199.18	156.50	452.42	415.43	347.14	313.00	241.86	569.09	526.41	438.20	395.52	307.31
60	293.78	269.07	225.14	203.17	156.50	461.26	425.57	354.18	318.49	247.10	571.08	527.16	439.30	395.37	307.51
61	313.93	289.79	241.49	217.34	169.04	488.34	450.78	375.65	338.08	262.95	598.35	550.06	458.83	413.21	321.98
62	331.26	305.17	255.62	229.53	179.97	511.23	472.11	393.86	354.73	276.48	618.17	571.22	474.71	427.76	331.26
63	347.08	321.75	268.54	240.68	187.47	532.02	491.49	410.42	369.88	286.28	635.89	587.76	488.95	440.82	342.01
64	365.08	337.76	280.64	253.32	196.20	556.31	514.09	429.65	384.95	300.51	658.13	608.46	506.64	456.97	355.14
65	380.57	349.25	291.45	262.54	204.73	575.66	529.90	443.19	397.43	310.71	674.42	621.43	517.86	467.28	363.70
66	413.08	380.40	317.39	284.72	221.71	618.45	571.77	476.09	429.41	333.73	716.46	660.45	550.77	494.76	385.07
67	442.74	408.86	341.09	307.21	239.44	659.59	607.64	505.99	456.29	354.64	754.47	697.99	580.53	521.80	406.60
68	472.24	437.10	364.62	327.28	254.79	698.48	643.57	538.14	483.23	377.79	795.13	733.62	610.62	549.12	428.31
69	498.58	460.39	384.01	345.82	269.44	729.83	674.67	562.22	504.94	394.62	825.30	761.65	634.36	570.71	443.41
70	519.87	478.93	399.11	360.22	280.40	759.33	699.98	583.32	526.01	409.34	853.48	785.94	654.95	589.46	458.47
71	583.39	537.75	448.46	402.82	313.52	835.40	769.92	642.92	577.44	450.44	934.61	863.18	720.31	646.89	504.02
72	641.92	591.95	493.93	443.96	345.95	905.22	834.11	695.74	626.55	486.25	1,010.93	934.05	778.38	699.58	545.83
73	690.79	637.23	530.10	478.38	371.26	962.31	886.58	738.82	664.93	517.17	1,073.13	990.01	825.63	742.51	578.12
74	737.06	681.73	567.52	510.41	397.97	1,017.24	940.51	783.46	704.93	547.88	1,135.03	1,047.58	872.69	785.24	610.35
75	774.52	714.68	596.71	536.86	417.18	1,060.05	979.69	815.56	733.49	571.06	1,181.44	1,089.12	907.88	817.27	636.03
76	846.87	781.47	652.32	586.92	456.13	1,146.05	1,057.77	881.20	792.92	616.35	1,265.40	1,168.94	974.39	876.30	681.74
77	909.48	839.28	698.88	630.24	489.84	1,219.92	1,126.32	937.56	843.96	656.76	1,338.48	1,235.52	1,029.60	926.64	720.72
78	970.44	895.56	745.80	672.42	522.66	1,290.93	1,192.09	992.91	894.07	694.89	1,410.74	1,301.41	1,085.76	976.44	760.78
79	1,014.40	936.15	779.65	701.40	546.32	1,341.62	1,237.77	1,031.47	929.04	722.74	1,459.71	1,347.32	1,122.53	1,010.13	785.34
80	1,048.62	967.75	806.01	725.14	564.74	1,380.19	1,273.71	1,060.75	955.62	742.66	1,494.75	1,380.19	1,149.71	1,035.14	804.66
81	1,079.87	996.80	830.67	747.60	581.47	1,421.22	1,312.20	1,094.15	983.82	765.77	1,540.63	1,422.52	1,185.00	1,066.89	829.37
82	1,161.64	1,072.08	892.97	803.41	625.60	1,527.65	1,410.84	1,175.92	1,057.80	822.88	1,656.15	1,528.95	1,274.56	1,146.06	891.67
83	1,253.79	1,157.74	964.35	868.31	674.92	1,650.95	1,523.76	1,269.37	1,142.17	889.08	1,788.53	1,650.95	1,375.80	1,238.22	963.06
84	1,360.22	1,256.39	1,046.12	942.29	732.03	1,791.13	1,653.55	1,377.09	1,239.51	964.35	1,940.39	1,791.13	1,492.61	1,343.35	1,044.83
85	1,483.52	1,369.31	1,140.87	1,026.65	798.22	1,952.07	1,801.51	1,501.69	1,351.13	1,051.32	2,115.61	1,953.37	1,627.59	1,464.05	1,139.57
86	1,615.91	1,492.61	1,243.41	1,118.81	870.90	2,127.29	1,963.75	1,636.68	1,473.14	1,146.06	2,306.40	2,128.59	1,774.26	1,596.44	1,242.11
87	1,761.28	1,626.29	1,355.03	1,220.04	948.78	2,319.38	2,140.27	1,783.34	1,605.53	1,248.60	2,514.07	2,320.68	1,933.90	1,740.51	1,353.73
88	1,920.92	1,772.96	1,477.03	1,329.07	1,034.44	2,528.35	2,333.66	1,944.28	1,749.60	1,361.52	2,739.91	2,528.35	2,107.82	1,896.26	1,475.74
89	2,093.54	1,932.60	1,610.72	1,449.78	1,127.89	2,755.48	2,543.92	2,119.50	1,907.94	1,483.52	2,986.51	2,756.78	2,297.32	2,067.59	1,608.12
90	2,281.74	2,106.52	1,754.79	1,579.57	1,227.83	3,003.39	2,772.36	2,310.30	2,079.27	1,617.21	3,255.18	3,004.68	2,503.69	2,253.19	1,752.19
91	2,486.81	2,296.02	1,913.13	1,722.34	1,339.45	3,273.35	3,021.56	2,517.96	2,266.17	1,762.58	3,548.51	3,274.65	2,729.53	2,455.66	1,910.54
92	2,711.35	2,502.39	2,085.76	1,876.79	1,460.16	3,567.98	3,294.12	2,745.10	2,469.94	1,922.22	3,867.80	3,569.28	2,974.83	2,677.61	2,081.86
93	2,955.36	2,726.93	2,272.66	2,045.52	1,591.25	3,889.87	3,590.05	2,991.71	2,693.18	2,094.84	4,215.64	3,891.16	3,242.20	2,917.72	2,270.06
94	3,220.14	2,973.53	2,477.73	2,229.83	1,734.02	4,239.01	3,913.23	3,261.67	2,934.60	2,283.04	4,594.64	4,241.60	3,534.24	3,181.20	2,473.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	324.38	295.93	250.40	221.94	176.42	495.11	460.96	381.29	341.45	267.47	671.52	620.31	517.87	466.65	364.22
25-29	320.50	294.23	246.94	220.67	173.38	493.88	457.10	378.29	341.52	262.70	667.27	614.73	514.90	462.36	362.53
30-34	322.88	298.42	249.50	220.15	176.12	494.11	454.97	381.59	342.45	269.07	665.33	616.41	513.68	459.86	362.02
35-39	321.65	294.47	244.63	221.98	172.15	493.80	453.02	380.54	339.77	267.28	665.95	611.58	511.92	462.08	357.89
40-44	316.79	291.78	241.76	220.92	170.90	487.69	450.18	375.15	337.63	262.60	658.59	608.57	504.37	454.35	354.31
45	303.66	283.94	236.62	212.96	165.63	469.30	433.80	362.82	323.38	252.40	634.93	587.61	489.02	437.75	343.10
46	301.77	278.55	232.13	208.92	162.49	464.26	429.44	359.80	321.11	251.47	634.48	588.06	487.47	441.04	340.45
47	300.71	274.06	228.38	205.55	159.87	464.38	426.32	357.80	319.74	251.22	635.67	589.99	491.03	441.54	342.58
48	295.78	273.31	228.38	205.92	160.99	460.51	426.82	355.68	318.24	250.85	640.22	591.55	490.46	441.79	344.45
49	292.53	266.93	223.06	201.12	157.24	453.42	420.51	351.04	314.47	244.99	636.26	588.72	489.99	438.80	343.72
50	286.54	265.05	222.07	197.00	154.02	451.30	415.48	347.43	311.61	243.56	633.97	587.41	487.12	440.56	340.27
51	288.59	267.47	221.72	200.60	154.85	450.48	415.28	348.42	313.22	242.84	629.97	584.21	485.67	436.40	341.38
52	292.78	268.67	223.89	203.22	158.45	447.78	413.34	344.45	310.00	241.11	626.90	578.67	482.23	434.00	337.56
53	292.07	268.57	224.93	201.43	157.78	446.50	409.57	342.43	308.86	238.36	617.71	570.71	473.35	426.35	332.35
54	293.23	270.17	227.34	204.27	158.15	444.79	411.84	342.65	306.41	240.51	612.82	566.69	471.14	425.02	329.47
55	296.23	270.47	225.39	202.85	157.77	441.12	408.92	341.30	305.88	238.27	605.33	560.25	466.88	418.58	328.42
56	309.43	284.17	236.81	214.71	167.34	467.30	432.57	359.95	325.22	252.60	622.02	574.65	479.93	429.41	334.69
57	317.99	293.53	244.61	220.15	171.23	489.22	449.47	376.08	339.39	262.95	629.87	580.94	486.16	437.24	339.39
58	325.35	298.73	248.45	224.79	174.51	505.78	467.33	387.47	349.02	272.11	635.92	588.59	490.99	440.71	343.10
59	330.07	304.46	253.24	227.64	176.42	517.87	478.03	398.36	358.53	278.85	640.22	589.01	492.26	441.04	344.30
60	334.96	310.25	258.09	230.63	181.21	529.90	488.72	409.09	367.91	285.54	642.47	593.05	494.21	444.79	345.95
61	354.18	327.35	273.69	244.17	190.51	558.11	515.17	429.31	386.38	300.52	670.80	619.82	515.17	464.19	359.55
62	370.38	341.69	284.31	255.62	198.23	584.26	537.31	448.63	404.29	313.00	693.81	641.65	534.71	479.93	375.60
63	385.08	357.22	296.41	266.01	207.74	605.49	559.89	466.15	418.02	326.81	714.43	661.23	549.76	496.55	385.08
64	404.81	372.53	310.44	280.64	218.55	630.81	583.63	484.29	437.10	340.24	742.57	685.45	571.21	514.09	399.85
65	416.69	382.97	320.35	289.04	224.00	647.92	599.75	498.59	448.01	349.25	758.72	700.91	582.89	525.08	407.06
66	455.08	420.08	350.06	315.06	245.04	700.13	646.45	539.10	485.42	378.07	809.81	749.14	623.11	562.44	436.41
67	490.18	454.03	377.23	338.83	264.29	745.43	688.96	573.76	517.28	402.08	858.37	792.87	659.59	594.09	460.81
68	527.16	485.42	404.15	364.62	283.35	792.93	731.43	610.62	549.12	428.31	907.15	836.86	696.28	628.19	487.62
69	555.86	513.43	428.56	384.01	299.15	829.55	765.90	638.60	574.95	447.66	944.11	871.98	725.59	653.45	507.06
70	581.27	538.29	448.23	403.20	313.15	863.72	796.17	663.14	597.64	464.61	978.33	902.60	751.15	677.46	526.01
71	654.83	605.22	504.02	452.42	353.21	950.49	877.07	730.23	656.81	511.95	1,073.52	990.18	825.48	742.14	577.44
72	722.64	666.91	555.43	499.70	388.23	1,030.15	949.43	791.83	713.03	553.51	1,160.84	1,070.51	891.77	803.36	624.62
73	777.60	718.50	598.44	539.34	419.28	1,095.29	1,010.33	842.25	757.29	589.21	1,231.98	1,137.78	947.53	853.33	663.09
74	833.43	769.18	640.69	576.44	447.94	1,160.02	1,070.78	892.32	803.09	624.62	1,302.79	1,202.85	1,001.18	901.24	701.36
75	875.40	808.72	673.65	606.96	471.89	1,208.80	1,114.76	930.11	836.07	651.42	1,355.84	1,251.54	1,042.95	938.66	730.07
76	974.39	900.82	750.41	675.21	524.80	1,325.89	1,224.53	1,020.17	918.80	714.44	1,473.03	1,360.22	1,132.97	1,020.17	792.92
77	1,060.80	979.68	815.88	734.76	570.96	1,428.96	1,318.20	1,098.24	989.04	769.08	1,574.04	1,452.36	1,210.56	1,088.88	847.08
78	1,144.17	1,055.81	880.59	792.23	617.01	1,527.55	1,410.74	1,175.62	1,057.31	823.68	1,672.82	1,544.03	1,286.44	1,157.64	900.06
79	1,206.47	1,113.99	927.61	835.14	648.76	1,600.56	1,476.78	1,230.65	1,108.30	862.17	1,742.83	1,607.67	1,340.20	1,206.47	937.57
80	1,256.19	1,159.14	966.40	869.36	676.62	1,657.84	1,529.80	1,275.06	1,147.01	892.27	1,796.67	1,657.84	1,381.54	1,244.06	967.75
81	1,294.03	1,195.38	995.50	895.56	696.98	1,708.06	1,575.67	1,313.50	1,182.41	918.93	1,850.83	1,708.06	1,423.82	1,281.05	996.80
82	1,391.37	1,284.94	1,070.78	963.06	750.20	1,835.26	1,693.79	1,412.14	1,270.66	989.02	1,989.71	1,836.56	1,530.25	1,377.09	1,070.78
83	1,502.99	1,387.48	1,156.45	1,040.93	809.90	1,981.92	1,830.07	1,525.06	1,371.90	1,068.19	2,148.06	1,983.22	1,652.25	1,487.42	1,156.45
84	1,630.19	1,505.59	1,253.79	1,129.19	877.39	2,150.65	1,985.82	1,654.85	1,488.71	1,159.04	2,331.06	2,151.95	1,793.73	1,613.31	1,255.09
85	1,776.85	1,640.57	1,366.71	1,230.43	956.57	2,344.04	2,163.63	1,804.11	1,623.70	1,262.88	2,541.33	2,345.34	1,954.67	1,758.68	1,368.01
86	1,937.79	1,788.53	1,490.01	1,340.75	1,043.53	2,555.60	2,359.62	1,966.35	1,769.06	1,377.09	2,769.76	2,556.90	2,129.89	1,917.03	1,491.31
87	2,111.72	1,949.48	1,625.00	1,461.46	1,136.98	2,785.34	2,571.18	2,142.87	1,928.71	1,500.40	3,018.96	2,786.63	2,321.98	2,089.65	1,625.00
88	2,301.21	2,124.70	1,770.36	1,593.85	1,239.51	3,035.83	2,802.21	2,334.96	2,102.63	1,634.08	3,290.23	3,037.13	2,530.94	2,277.85	1,771.66
89	2,508.88	2,315.49	1,930.01	1,736.62	1,351.13	3,309.70	3,055.30	2,545.22	2,290.83	1,782.04	3,586.15	3,310.99	2,759.38	2,482.92	1,931.30
90	2,734.72	2,524.45	2,103.93	1,893.67	1,473.14	3,606.92	3,330.46	2,774.95	2,497.20	1,942.99	3,909.34	3,608.22	3,007.28	2,706.16	2,105.23
91	2,981.32	2,751.59	2,293.42	2,063.69	1,605.53	3,932.70	3,628.98	3,024.15	2,721.74	2,116.91	4,261.07	3,934.00	3,278.55	2,950.17	2,294.72
92	3,248.69	2,999.49	2,499.79	2,249.30	1,749.60	4,285.73	3,956.06	3,296.72	2,967.05	2,307.70	4,645.26	4,287.03	3,573.17	3,216.25	2,501.09
93	3,542.02	3,269.46	2,724.33	2,451.77	1,906.64	4,671.21	4,311.69	3,593.94	3,234.42	2,515.37	5,063.19	4,673.81	3,895.06	3,505.68	2,726.93
94	3,860.01	3,562.79	2,969.64	2,672.42	2,079.27	5,091.74	4,701.07	3,917.12	3,525.15	2,742.50	5,518.76	5,094.34	4,245.50	3,821.08	2,972.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	375.60	347.14	284.54	256.09	199.18	569.09	529.25	438.20	392.67	307.31	768.27	711.36	591.85	534.94	415.43
25-29	367.79	341.52	283.72	257.45	199.66	567.44	525.41	436.09	394.06	304.74	767.10	704.05	588.46	530.66	409.82
30-34	371.80	342.45	283.75	254.39	200.58	567.49	523.46	435.40	391.37	303.31	768.07	704.47	587.06	528.35	410.94
35-39	366.95	339.77	285.41	253.69	199.33	566.28	520.98	434.90	389.60	303.53	761.08	702.19	584.40	530.04	407.72
40-44	366.81	337.63	279.28	254.27	195.91	558.55	516.87	429.34	387.65	300.12	754.47	696.11	579.40	521.04	404.33
45	350.99	327.33	272.11	244.51	189.30	540.28	496.90	414.09	374.65	291.83	729.58	670.43	560.00	504.79	390.42
46	348.19	321.11	266.95	239.87	185.70	530.03	491.34	406.22	367.54	286.29	723.47	665.43	557.11	499.08	390.75
47	342.58	315.93	262.64	236.00	182.71	521.48	483.41	399.67	361.61	281.67	719.41	662.31	551.93	498.64	388.25
48	340.70	314.50	262.08	235.87	183.46	512.93	475.49	396.86	355.68	277.06	715.10	658.94	550.37	494.21	385.63
49	332.75	307.16	255.96	230.37	179.18	500.96	464.39	387.60	347.38	270.59	705.73	650.88	541.18	486.33	380.29
50	329.52	300.87	250.72	225.65	175.51	490.70	454.88	379.67	340.27	265.05	694.86	644.72	537.26	483.54	376.08
51	330.82	302.66	253.39	228.76	175.97	496.23	457.52	383.61	344.90	267.47	693.31	640.52	534.94	482.15	373.05
52	330.67	303.11	254.89	227.34	179.11	499.45	461.56	385.78	347.89	268.67	688.90	637.23	530.45	475.34	372.00
53	329.00	302.14	251.78	228.28	177.93	500.21	463.28	386.07	345.78	271.93	681.50	627.78	523.71	470.00	365.93
54	329.47	303.11	253.69	227.34	177.91	507.39	467.85	388.78	349.24	273.46	678.71	626.00	520.57	467.85	365.71
55	328.42	302.66	251.15	225.39	177.09	508.73	466.88	389.60	350.96	273.69	669.73	618.21	515.17	463.66	360.62
56	347.32	318.90	265.22	239.97	186.29	536.76	495.72	413.62	372.58	290.48	694.64	644.12	536.76	483.09	375.74
57	360.80	333.28	278.24	250.72	195.69	556.48	513.68	428.06	385.26	299.64	712.42	657.38	547.31	492.27	382.20
58	372.68	343.10	286.90	257.33	201.13	573.81	529.44	440.71	396.34	307.61	724.65	668.45	556.06	502.82	390.42
59	381.29	352.83	293.08	264.63	204.87	586.16	540.63	452.42	406.90	315.84	731.28	674.37	563.40	506.49	395.52
60	389.88	359.67	299.27	269.07	208.67	598.54	554.61	461.26	414.59	323.98	738.57	683.65	568.34	510.68	398.11
61	410.53	381.01	316.62	284.42	222.71	630.55	582.25	485.66	434.68	340.77	775.44	713.73	595.67	536.64	415.90
62	430.37	396.46	331.26	297.35	232.14	654.69	605.13	503.41	453.85	352.12	803.36	740.76	618.17	555.57	432.98
63	445.89	410.42	342.01	309.08	240.68	676.43	625.76	521.89	468.69	364.82	828.43	765.10	638.43	575.09	445.89
64	464.42	429.65	357.63	320.37	250.84	705.32	650.68	541.41	486.77	379.98	861.78	794.73	663.10	596.04	464.42
65	476.91	440.78	366.11	329.98	255.32	722.59	667.19	556.40	501.00	390.20	881.56	814.12	676.83	609.39	474.50
66	522.76	480.75	401.41	361.73	280.05	781.81	723.47	602.11	541.43	422.41	938.17	865.82	723.47	651.12	506.43
67	562.46	519.54	433.70	388.53	302.69	838.04	772.54	643.78	580.53	451.78	991.65	914.85	763.50	686.70	535.35
68	601.84	555.71	463.46	417.33	325.08	891.77	823.68	687.50	617.21	481.03	1,043.33	964.25	803.91	722.64	562.30
69	636.48	587.68	490.09	441.29	343.70	937.75	865.61	721.34	649.21	504.94	1,086.26	1,003.52	835.91	751.05	585.56
70	665.18	614.02	511.68	460.51	358.18	978.33	902.60	751.15	677.46	526.01	1,123.65	1,035.64	863.72	777.75	603.78
71	746.10	688.56	573.47	515.92	400.83	1,079.47	996.13	829.45	748.09	581.41	1,226.31	1,131.06	942.55	849.29	660.78
72	818.74	755.31	630.39	566.97	442.04	1,172.37	1,082.04	901.38	811.05	630.39	1,320.36	1,218.50	1,016.70	914.83	711.11
73	879.19	812.70	676.02	609.52	472.84	1,250.45	1,152.55	960.46	864.41	672.32	1,398.21	1,289.23	1,074.98	967.85	751.75
74	940.51	867.34	722.78	651.39	506.84	1,325.99	1,224.26	1,019.03	917.30	713.86	1,474.11	1,361.68	1,133.25	1,020.81	794.16
75	986.53	911.30	759.13	683.90	531.74	1,383.20	1,277.19	1,063.47	957.47	743.75	1,530.24	1,413.97	1,178.02	1,060.05	824.10
76	1,075.75	992.37	827.25	745.51	578.75	1,494.28	1,379.84	1,149.32	1,034.88	804.36	1,639.78	1,513.90	1,260.49	1,134.61	882.84
77	1,170.00	1,079.52	900.12	809.64	630.24	1,611.48	1,488.24	1,240.20	1,115.40	868.92	1,751.88	1,617.72	1,347.84	1,213.68	943.80
78	1,257.98	1,162.14	967.45	871.60	676.92	1,717.75	1,585.96	1,320.88	1,189.09	924.02	1,851.03	1,708.76	1,422.72	1,280.45	995.90
79	1,314.59	1,213.58	1,011.55	910.54	708.51	1,778.40	1,641.82	1,368.66	1,230.65	957.49	1,897.91	1,752.79	1,459.71	1,314.59	1,021.51
80	1,345.14	1,241.36	1,035.14	931.36	725.14	1,819.58	1,679.41	1,399.06	1,260.23	979.88	1,942.24	1,792.63	1,494.75	1,345.14	1,045.92
81	1,386.18	1,279.75	1,066.89	959.16	746.30	1,875.49	1,730.13	1,441.99	1,297.92	1,009.78	2,001.39	1,846.94	1,539.33	1,386.18	1,077.27
82	1,490.01	1,375.80	1,146.06	1,031.85	802.11	2,015.67	1,859.92	1,551.01	1,395.26	1,086.36	2,151.95	1,985.82	1,654.85	1,490.01	1,159.04
83	1,609.42	1,486.12	1,238.22	1,113.62	867.01	2,176.61	2,009.18	1,674.32	1,506.89	1,172.02	2,323.28	2,145.46	1,787.24	1,608.12	1,251.19
84	1,745.70	1,612.02	1,343.35	1,208.36	940.99	2,362.21	2,180.51	1,817.09	1,635.38	1,271.96	2,520.56	2,327.17	1,939.09	1,745.70	1,357.62
85	1,902.75	1,757.38	1,464.05	1,317.39	1,025.36	2,573.78	2,376.49	1,980.63	1,782.04	1,386.18	2,747.70	2,536.14	2,114.31	1,902.75	1,479.63
86	2,074.08	1,914.43	1,595.14	1,436.80	1,116.21	2,806.10	2,590.65	2,158.44	1,942.99	1,510.78	2,995.60	2,764.57	2,303.81	2,074.08	1,613.31
87	2,260.98	2,087.06	1,739.21	1,565.29	1,217.45	3,059.20	2,822.98	2,353.13	2,116.91	1,647.06	3,265.57	3,013.77	2,511.48	2,260.98	1,758.68
88	2,464.75	2,275.25	1,896.26	1,706.76	1,327.77	3,334.36	3,077.37	2,564.69	2,307.70	1,795.02	3,558.90	3,285.04	2,737.31	2,463.45	1,915.73
89	2,686.69	2,480.33	2,066.29	1,859.92	1,445.88	3,634.18	3,353.83	2,795.72	2,515.37	1,957.26	3,879.48	3,580.96	2,983.92	2,685.40	2,088.35
90	2,928.11	2,703.57	2,253.19	2,027.35	1,576.97	3,961.25	3,656.24	3,046.22	2,742.50	2,132.48	4,228.62	3,902.85	3,252.59	2,926.81	2,276.55
91	3,191.59	2,946.28	2,455.66	2,210.36	1,718.45	4,316.88	3,985.91	3,321.38	2,989.11	2,324.57	4,608.91	4,254.58	3,544.62	3,190.29	2,481.62
92	3,479.72	3,211.05	2,676.31	2,408.94	1,872.90	4,706.26	4,344.14	3,619.90	3,257.78	2,533.54	5,024.25	4,637.47	3,863.91	3,478.43	2,704.87
93	3,792.52	3,500.49	2,917.72	2,625.69	2,042.93	5,129.38	4,734.81	3,945.68	3,551.11	2,761.97	5,475.92	5,054.10	4,211.75	3,791.22	2,948.87
94	4,133.88	3,815.88	3,179.90	2,861.91	2,225.93	5,591.44	5,160.53	4,301.31	3,870.40	3,011.17	5,969.13	5,509.67	4,590.74	4,132.58	3,213.65

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	398.36	369.91	307.31	273.16	216.25	620.31	574.78	478.03	432.51	335.76	819.49	756.89	631.69	569.09	443.89
25-29	394.06	362.53	304.74	273.21	215.42	619.98	567.44	472.87	425.58	331.01	814.38	751.33	625.24	562.19	436.09
30-34	396.26	366.91	303.31	273.96	210.36	616.41	572.38	474.54	425.62	332.67	816.99	753.39	626.20	562.60	440.29
35-39	394.13	362.42	303.53	271.81	212.92	616.11	566.28	475.68	425.84	335.24	810.91	747.49	625.17	561.75	439.43
40-44	391.82	358.48	300.12	270.94	208.42	608.57	562.72	466.85	421.00	325.13	804.49	741.96	616.91	554.39	433.51
45	374.65	347.04	287.89	260.28	201.13	587.61	544.23	453.52	406.20	319.44	776.90	713.81	595.50	536.34	418.03
46	371.40	340.45	286.29	255.34	201.18	576.45	533.89	444.91	398.49	313.37	766.02	707.99	591.93	530.03	413.96
47	365.41	338.77	281.67	255.03	197.93	567.15	525.28	437.74	392.06	308.32	761.28	704.18	586.19	529.09	411.09
48	363.17	333.22	277.06	250.85	194.69	561.60	516.67	430.56	389.38	303.26	756.29	700.13	584.06	524.16	408.10
49	354.69	325.44	274.25	244.99	193.80	548.50	504.62	420.51	380.29	296.19	745.95	687.45	574.09	515.59	402.23
50	347.43	322.36	268.63	239.98	189.83	537.26	494.28	411.90	372.50	290.12	737.84	680.53	565.92	512.19	397.58
51	348.42	320.26	267.47	242.84	186.53	545.50	503.27	418.80	376.57	292.11	732.03	675.72	563.10	506.79	394.17
52	347.89	320.34	268.67	241.11	189.45	547.67	506.34	420.23	378.89	292.78	726.79	671.67	558.01	502.89	389.23
53	345.78	318.93	265.21	238.36	184.64	550.57	506.93	423.00	379.35	295.43	715.07	661.35	550.57	496.85	386.07
54	345.95	319.59	266.87	240.51	187.80	553.51	510.68	425.02	382.19	296.52	711.66	655.65	546.92	490.91	382.19
55	344.52	315.54	264.03	238.27	183.53	557.03	511.95	428.24	386.38	299.45	701.93	650.41	540.93	486.20	379.94
56	363.11	334.69	277.85	249.44	195.76	587.28	543.08	451.51	407.31	315.74	735.68	678.85	565.18	508.35	394.68
57	376.08	345.51	290.47	259.90	204.86	608.46	562.60	467.81	421.95	327.16	755.23	697.13	580.94	522.85	406.66
58	387.47	357.89	298.73	269.16	210.00	627.05	579.72	482.11	434.79	337.18	771.98	712.82	594.51	535.35	417.04
59	395.52	367.06	304.46	273.16	213.41	640.22	591.85	492.26	443.89	344.30	782.50	722.74	603.23	543.48	421.13
60	403.60	373.40	310.25	280.05	216.90	656.20	604.03	505.19	453.02	354.18	796.22	733.08	612.27	551.87	428.31
61	432.00	397.11	332.72	297.84	233.44	684.22	630.55	525.91	474.93	367.60	834.48	770.08	641.28	576.89	448.09
62	453.85	417.33	349.51	313.00	245.18	706.85	652.08	545.14	490.36	380.81	865.96	800.75	667.73	599.91	466.89
63	473.75	438.29	364.82	326.81	255.88	729.63	671.36	559.89	504.15	392.68	896.84	825.90	689.10	620.69	481.35
64	496.70	459.45	382.46	345.21	268.22	754.99	695.39	581.14	521.54	407.30	931.32	859.30	715.25	645.72	501.67
65	513.04	474.50	395.02	356.48	276.99	770.76	710.55	592.53	534.72	414.29	953.82	881.56	734.64	659.97	515.45
66	562.44	518.09	431.75	389.74	303.39	837.82	772.47	644.12	578.77	450.42	1,017.52	938.17	781.81	704.80	548.43
67	605.38	560.20	465.33	420.15	325.28	896.78	829.01	691.22	621.19	483.40	1,072.97	991.65	826.75	743.17	578.27
68	650.16	599.64	498.60	450.28	349.24	957.67	882.98	735.82	663.34	516.17	1,131.19	1,043.33	869.81	784.14	608.42
69	685.28	632.24	528.28	475.24	369.16	1,007.76	929.26	774.38	698.01	543.13	1,177.49	1,086.26	905.92	814.69	634.36
70	716.35	663.14	552.61	497.35	386.83	1,049.97	970.15	808.45	726.59	566.94	1,215.75	1,123.65	935.35	841.20	654.95
71	801.67	740.15	617.12	555.61	432.58	1,160.83	1,071.53	892.94	803.65	625.06	1,327.51	1,224.33	1,019.94	918.74	714.36
72	880.24	812.97	678.44	609.25	474.71	1,262.70	1,166.61	972.49	874.47	680.36	1,427.99	1,318.44	1,097.42	987.87	768.77
73	945.68	873.65	727.73	655.70	509.78	1,348.34	1,243.06	1,036.19	932.76	725.89	1,509.03	1,392.67	1,161.79	1,045.42	812.70
74	1,010.11	933.37	778.10	699.58	544.32	1,431.28	1,320.63	1,101.12	990.48	770.96	1,590.11	1,468.76	1,224.26	1,101.12	856.63
75	1,060.05	979.69	815.56	733.49	571.06	1,494.33	1,379.78	1,148.96	1,034.40	803.59	1,651.63	1,523.40	1,270.35	1,143.83	889.08
76	1,155.86	1,067.58	889.37	801.09	622.89	1,613.63	1,491.01	1,242.51	1,118.26	869.76	1,768.94	1,631.61	1,360.22	1,224.53	951.50
77	1,257.36	1,160.64	967.20	870.48	677.04	1,740.96	1,606.80	1,338.48	1,204.32	937.56	1,889.16	1,744.08	1,453.92	1,308.84	1,017.12
78	1,352.33	1,249.00	1,040.83	936.00	729.33	1,855.53	1,711.76	1,427.21	1,283.44	998.90	1,994.80	1,842.05	1,535.04	1,380.79	1,075.28
79	1,412.76	1,304.63	1,086.96	978.83	761.16	1,920.67	1,772.71	1,476.78	1,330.24	1,034.32	2,047.29	1,889.37	1,574.95	1,417.03	1,102.61
80	1,446.23	1,334.36	1,111.97	1,001.45	779.05	1,965.15	1,814.19	1,512.28	1,359.97	1,058.05	2,094.54	1,934.15	1,610.67	1,450.28	1,128.14
81	1,490.01	1,375.80	1,146.06	1,031.85	802.11	2,024.76	1,869.00	1,557.50	1,401.75	1,090.25	2,158.44	1,992.31	1,660.04	1,493.91	1,161.64
82	1,601.63	1,478.33	1,231.73	1,108.42	861.82	2,176.61	2,009.18	1,674.32	1,506.89	1,172.02	2,320.68	2,141.57	1,784.64	1,606.82	1,249.90
83	1,730.13	1,596.44	1,330.37	1,197.98	931.91	2,350.53	2,170.12	1,808.00	1,627.59	1,265.47	2,506.28	2,312.89	1,927.41	1,735.32	1,349.84
84	1,876.79	1,732.72	1,443.29	1,299.22	1,009.78	2,550.41	2,354.43	1,962.46	1,766.47	1,373.20	2,719.14	2,510.18	2,090.95	1,881.98	1,464.05
85	2,045.52	1,888.47	1,573.08	1,416.03	1,100.64	2,780.14	2,565.99	2,138.97	1,924.82	1,497.80	2,963.15	2,736.02	2,279.15	2,052.01	1,595.14
86	2,229.83	2,058.50	1,714.55	1,543.23	1,200.58	3,030.64	2,797.02	2,331.06	2,097.44	1,631.49	3,230.52	2,981.32	2,484.22	2,236.32	1,739.21
87	2,429.71	2,242.81	1,869.00	1,682.10	1,308.30	3,303.21	3,048.81	2,541.33	2,286.94	1,779.45	3,521.26	3,249.99	2,708.76	2,437.49	1,896.26
88	2,649.05	2,445.28	2,037.73	1,833.96	1,426.41	3,600.43	3,323.97	2,769.76	2,493.30	1,939.09	3,837.95	3,542.02	2,952.77	2,656.84	2,067.59
89	2,887.87	2,665.93	2,220.74	1,998.80	1,554.91	3,924.91	3,622.49	3,018.96	2,716.55	2,113.01	4,183.20	3,861.31	3,217.54	2,895.66	2,251.89
90	3,147.46	2,904.74	2,420.62	2,179.21	1,695.08	4,277.94	3,948.27	3,290.23	2,961.85	2,303.81	4,559.59	4,209.15	3,506.98	3,156.54	2,454.37
91	3,430.40	3,166.92	2,638.67	2,375.19	1,846.94	4,663.43	4,303.90	3,587.45	3,227.93	2,511.48	4,969.74	4,588.15	3,823.67	3,440.79	2,676.31
92	3,739.31	3,451.17	2,876.19	2,589.35	2,013.07	5,082.65	4,691.98	3,909.34	3,518.66	2,736.02	5,417.52	5,000.89	4,167.62	3,750.99	2,917.72
93	4,075.47	3,762.67	3,135.77	2,821.68	2,194.78	5,539.52	5,113.80	4,261.07	3,835.35	2,982.62	5,905.54	5,451.26	4,542.72	4,088.45	3,179.90
94	4,442.78	4,101.43	3,417.42	3,076.07	2,392.07	6,037.92	5,574.57	4,645.26	4,180.60	3,251.29	6,436.39	5,941.88	4,951.56	4,455.76	3,466.74

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	443.89	409.74	341.45	307.31	239.02	688.60	637.38	529.25	478.03	369.91	910.54	842.25	699.98	631.69	489.42
25-29	441.34	404.56	336.26	304.74	236.43	683.03	630.49	525.41	472.87	367.79	903.70	835.40	693.54	625.24	483.38
30-34	440.29	406.05	337.56	303.31	234.82	684.90	635.98	528.35	474.54	371.80	905.05	836.56	694.69	626.20	484.32
35-39	439.43	403.19	335.24	303.53	235.57	684.07	629.70	525.51	471.14	366.95	901.52	833.56	693.13	625.17	484.74
40-44	433.51	400.16	333.47	300.12	233.43	675.27	625.25	521.04	466.85	366.81	892.02	825.33	687.77	616.91	483.53
45	418.03	386.48	319.44	287.89	224.79	650.71	603.38	500.85	449.58	350.99	859.72	792.68	662.54	595.50	465.35
46	410.09	379.14	317.24	286.29	220.52	642.22	591.93	491.34	444.91	344.32	851.14	785.37	653.83	588.06	456.52
47	407.28	373.03	312.12	281.67	216.96	631.86	582.38	487.22	437.74	342.58	845.02	780.31	650.89	586.19	456.77
48	400.61	370.66	307.01	277.06	213.41	621.50	572.83	479.23	430.56	336.96	838.66	775.01	647.71	580.32	453.02
49	391.26	362.01	303.50	270.59	212.09	607.00	559.47	468.05	420.51	329.10	826.40	764.24	636.26	574.09	446.11
50	386.83	358.18	297.29	268.63	207.74	594.57	551.59	458.47	411.90	322.36	820.22	755.75	630.39	565.92	440.56
51	387.13	358.97	299.15	267.47	211.16	601.81	556.06	464.56	418.80	323.78	812.97	753.14	626.45	563.10	439.92
52	385.78	354.78	296.23	268.67	206.67	606.23	561.45	468.45	420.23	327.23	806.01	744.01	620.01	558.01	434.00
53	382.71	352.50	295.43	265.21	208.14	611.00	564.00	470.00	423.00	329.00	795.64	735.21	611.00	550.57	426.35
54	382.19	352.54	293.23	263.58	204.27	616.11	566.69	474.44	425.02	332.77	790.73	728.13	606.23	546.92	425.02
55	379.94	350.96	293.01	264.03	206.07	618.21	569.91	473.32	428.24	331.64	779.20	721.24	598.89	540.93	418.58
56	400.99	372.58	309.43	277.85	217.86	650.43	599.91	502.03	451.51	350.48	814.62	751.47	628.33	565.18	438.88
57	415.83	385.26	321.05	287.41	226.26	675.73	623.75	519.79	467.81	363.85	837.78	773.57	645.15	580.94	452.52
58	428.88	396.34	331.27	298.73	230.71	698.03	641.83	535.35	482.11	375.64	857.75	792.68	659.58	594.51	461.41
59	438.20	406.90	338.61	304.46	236.17	711.36	657.30	549.17	492.26	384.13	870.70	802.41	668.68	603.23	469.50
60	450.28	414.59	345.95	310.25	241.61	727.58	672.67	560.10	502.44	392.62	884.08	815.44	678.16	612.27	474.99
61	477.61	440.04	367.60	330.03	257.59	759.35	700.32	584.94	525.91	410.53	925.70	855.94	713.73	641.28	499.08
62	503.41	464.28	386.03	349.51	271.27	785.10	725.11	605.13	542.53	422.55	962.47	889.44	740.76	665.12	519.06
63	526.96	486.42	405.35	364.82	283.75	808.17	747.36	620.69	559.89	435.75	995.64	917.11	765.10	689.10	534.56
64	551.34	509.12	424.68	382.46	298.02	836.95	772.37	643.23	578.66	449.52	1,033.14	953.67	794.73	715.25	556.31
65	570.85	527.49	438.37	395.02	305.90	855.07	790.03	657.56	592.53	460.05	1,059.80	977.91	814.12	734.64	570.85
66	623.11	576.44	480.75	431.75	336.06	928.84	856.49	714.13	644.12	499.42	1,129.54	1,043.19	868.16	781.81	606.78
67	673.15	621.19	517.28	465.33	361.42	996.17	919.36	765.76	688.96	535.35	1,192.69	1,100.07	917.11	824.49	641.52
68	720.45	665.53	553.51	498.60	386.58	1,063.10	981.83	817.09	735.82	571.08	1,256.39	1,159.74	966.45	869.81	676.52
69	761.65	702.25	585.56	526.16	409.47	1,118.08	1,031.10	859.25	774.38	602.53	1,306.91	1,205.07	1,005.64	903.80	704.37
70	796.17	734.77	611.97	550.57	427.76	1,166.63	1,076.57	896.46	806.41	628.34	1,350.84	1,246.45	1,037.69	935.35	726.59
71	890.96	821.51	684.59	617.12	480.21	1,289.81	1,190.59	992.16	892.94	694.51	1,472.37	1,359.26	1,133.05	1,019.94	793.73
72	978.26	903.30	751.47	676.52	526.61	1,403.00	1,295.37	1,078.20	970.57	755.31	1,585.58	1,462.58	1,218.50	1,097.42	853.33
73	1,050.97	969.70	807.16	727.73	565.19	1,496.10	1,381.59	1,150.71	1,036.19	805.31	1,675.27	1,545.97	1,289.23	1,159.94	903.20
74	1,122.54	1,035.09	863.77	776.32	604.99	1,588.33	1,466.97	1,222.48	1,099.34	856.63	1,766.79	1,629.38	1,358.11	1,222.48	951.21
75	1,176.31	1,087.41	906.17	815.56	634.32	1,658.47	1,530.24	1,275.48	1,148.96	892.49	1,832.86	1,692.66	1,410.55	1,268.64	988.24
76	1,283.38	1,183.65	987.47	887.74	691.55	1,791.83	1,654.50	1,378.20	1,240.87	964.58	1,963.49	1,811.45	1,510.63	1,358.59	1,057.77
77	1,396.20	1,288.56	1,073.28	965.64	751.92	1,932.84	1,783.08	1,486.68	1,338.48	1,040.52	2,098.20	1,935.96	1,613.04	1,452.36	1,129.44
78	1,500.60	1,385.28	1,154.65	1,039.33	808.70	2,059.20	1,900.45	1,584.46	1,425.72	1,109.72	2,214.95	2,044.22	1,704.27	1,533.54	1,193.59
79	1,567.84	1,448.33	1,206.47	1,085.54	845.10	2,132.66	1,967.62	1,640.40	1,476.78	1,148.14	2,272.08	2,098.51	1,748.52	1,573.53	1,223.54
80	1,605.28	1,481.28	1,234.62	1,110.62	863.97	2,182.15	2,013.67	1,678.06	1,510.93	1,175.32	2,325.02	2,147.11	1,788.58	1,609.32	1,252.14
81	1,653.55	1,526.35	1,271.96	1,144.77	890.37	2,248.00	2,075.37	1,728.83	1,556.21	1,209.66	2,395.96	2,211.66	1,843.05	1,658.74	1,290.13
82	1,776.85	1,640.57	1,366.71	1,230.43	956.57	2,416.73	2,231.12	1,858.62	1,673.02	1,300.52	2,576.37	2,377.79	1,981.92	1,783.34	1,387.48
83	1,919.62	1,771.66	1,477.03	1,329.07	1,034.44	2,610.12	2,408.94	2,007.88	1,806.70	1,405.65	2,781.44	2,567.29	2,140.27	1,926.11	1,497.80
84	2,083.16	1,922.22	1,601.63	1,441.99	1,121.40	2,832.06	2,614.01	2,177.91	1,959.86	1,525.06	3,017.66	2,786.63	2,321.98	2,089.65	1,625.00
85	2,270.06	2,096.14	1,745.70	1,571.78	1,222.64	3,086.45	2,848.93	2,373.90	2,136.38	1,661.34	3,290.23	3,037.13	2,530.94	2,277.85	1,771.66
86	2,473.84	2,284.34	1,904.05	1,713.25	1,332.96	3,364.21	3,105.92	2,588.05	2,328.47	1,811.90	3,586.15	3,309.70	2,758.08	2,482.92	1,931.30
87	2,697.08	2,489.41	2,075.37	1,867.71	1,452.37	3,666.62	3,384.98	2,820.38	2,538.73	1,974.14	3,909.34	3,608.22	3,007.28	2,706.16	2,105.23
88	2,939.79	2,713.95	2,260.98	2,035.14	1,582.16	3,997.59	3,689.99	3,074.77	2,767.17	2,151.95	4,261.07	3,932.70	3,277.25	2,950.17	2,294.72
89	3,204.56	2,957.96	2,464.75	2,218.15	1,724.94	4,357.12	4,020.96	3,351.23	3,016.37	2,345.34	4,643.96	4,287.03	3,571.88	3,214.95	2,499.79
90	3,492.70	3,224.03	2,686.69	2,418.02	1,880.69	4,749.09	4,383.08	3,652.35	3,287.63	2,556.90	5,061.89	4,672.51	3,893.76	3,504.38	2,725.63
91	3,806.80	3,514.77	2,928.11	2,636.08	2,049.42	5,176.10	4,777.64	3,982.02	3,583.56	2,787.93	5,517.46	5,093.04	4,244.20	3,819.78	2,970.94
92	4,149.45	3,830.16	3,192.88	2,873.59	2,235.02	5,642.06	5,208.55	4,340.24	3,905.44	3,038.43	6,014.56	5,551.20	4,625.79	4,163.73	3,238.31
93	4,523.25	4,175.41	3,479.72	3,131.88	2,436.20	6,149.54	5,677.10	4,730.92	4,257.18	3,312.29	6,555.79	6,050.90	5,042.42	4,538.83	3,530.34
94	4,930.80	4,551.81	3,792.52	3,413.53	2,654.25	6,703.76	6,187.18	5,156.64	4,641.36	3,609.52	7,145.05	6,596.03	5,496.69	4,946.37	3,848.33

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	472.34	438.20	364.22	330.07	256.09	739.81	682.91	569.09	512.18	398.36	973.14	899.16	751.20	677.21	523.56
25-29	472.87	436.09	362.53	325.75	252.20	735.57	677.78	562.19	509.65	394.06	966.75	893.19	746.08	672.52	520.15
30-34	469.65	435.40	362.02	327.77	254.39	733.82	680.01	567.49	508.78	396.26	968.65	895.27	743.61	670.23	518.57
35-39	466.61	434.90	362.42	326.18	253.69	733.90	675.01	561.75	507.39	394.13	964.94	892.46	742.96	665.95	520.98
40-44	462.68	429.34	358.48	320.96	250.10	725.29	666.93	558.55	500.20	391.82	954.55	879.52	733.62	662.76	512.70
45	445.64	410.14	343.10	307.61	240.56	698.03	642.82	536.34	485.07	374.65	918.88	851.83	709.86	638.88	496.90
46	441.04	406.22	336.59	305.64	236.00	684.78	634.48	526.16	475.86	367.54	913.04	843.40	700.25	630.61	491.34
47	433.93	399.67	334.96	300.71	236.00	673.73	624.25	517.67	468.19	361.61	905.92	837.41	696.57	628.06	487.22
48	430.56	396.86	329.47	295.78	232.13	666.43	614.02	512.93	460.51	359.42	898.56	831.17	692.64	621.50	486.72
49	420.51	387.60	321.78	292.53	226.71	650.88	599.69	500.96	449.77	351.04	884.91	819.09	680.14	614.32	475.36
50	411.90	383.25	318.78	286.54	222.07	637.55	587.41	490.70	440.56	343.85	877.53	809.48	673.37	605.32	472.79
51	415.28	383.61	320.26	285.07	225.24	644.04	594.77	496.23	446.96	348.42	872.80	805.93	668.68	601.81	468.07
52	413.34	382.34	316.89	285.89	220.45	651.01	599.34	499.45	451.23	351.34	861.12	795.67	664.78	595.90	465.00
53	409.57	379.35	315.57	285.36	221.57	651.28	600.92	500.21	449.85	349.14	849.35	785.57	654.64	587.50	459.93
54	408.55	378.89	316.29	283.35	220.75	658.94	606.23	507.39	454.67	355.83	843.45	780.85	649.06	583.17	454.67
55	408.92	376.72	312.32	283.35	218.95	660.07	608.55	508.73	457.22	357.40	833.94	769.54	640.75	576.35	447.56
56	429.41	397.84	331.53	296.80	233.65	697.79	644.12	536.76	483.09	375.74	871.45	805.15	669.38	603.07	467.30
57	446.41	412.78	342.45	308.82	238.49	721.59	666.56	556.48	501.45	388.32	895.88	828.61	691.02	620.69	483.10
58	461.41	425.92	354.93	319.44	248.45	745.36	689.16	573.81	517.61	402.26	916.91	845.92	706.90	635.92	493.95
59	469.50	435.35	361.37	324.38	253.24	762.58	702.82	586.16	526.41	409.74	930.46	859.32	717.05	645.91	500.80
60	480.48	444.79	370.66	332.22	260.83	777.00	719.35	598.54	538.14	420.08	944.49	873.10	727.58	653.45	510.68
61	512.49	472.24	394.43	354.18	276.37	813.01	748.61	625.19	563.47	437.36	992.78	914.97	762.03	686.90	533.96
62	537.31	498.19	414.72	372.99	289.52	839.88	774.67	646.86	581.66	453.85	1,030.29	949.43	792.93	712.07	555.57
63	562.42	519.36	433.22	390.15	304.01	863.90	798.03	666.29	597.89	466.15	1,064.04	982.97	818.30	737.23	572.56
64	591.08	546.37	454.48	409.78	317.89	896.55	827.01	690.42	620.88	484.29	1,105.17	1,020.73	851.85	764.92	596.04
65	611.79	563.62	469.68	423.92	329.98	915.28	845.43	703.32	633.47	491.36	1,134.47	1,045.35	871.93	785.22	609.39
66	667.46	616.11	513.43	462.08	359.40	994.18	917.17	765.47	688.46	536.76	1,208.89	1,115.54	928.84	835.49	651.12
67	720.58	664.11	553.43	499.21	388.53	1,066.19	984.87	819.97	738.65	573.76	1,276.27	1,176.88	980.35	883.22	686.70
68	770.96	711.66	593.05	533.74	415.13	1,137.78	1,049.92	874.20	786.34	612.82	1,344.25	1,241.01	1,034.54	931.31	724.84
69	814.69	751.05	625.87	564.35	439.17	1,196.58	1,103.23	920.77	827.42	644.97	1,398.13	1,289.93	1,075.65	967.45	753.17
70	851.44	785.94	654.95	589.46	458.47	1,246.45	1,152.30	959.91	863.72	671.32	1,444.98	1,334.46	1,111.37	1,000.85	777.75
71	952.47	879.05	732.21	660.78	511.95	1,379.10	1,273.93	1,061.61	954.46	744.12	1,575.55	1,454.51	1,212.42	1,091.38	849.29
72	1,045.52	966.73	805.28	724.56	563.12	1,501.02	1,385.70	1,155.07	1,039.76	809.13	1,695.13	1,566.36	1,304.98	1,174.29	912.91
73	1,123.00	1,038.04	864.41	777.60	605.83	1,601.38	1,477.63	1,231.98	1,108.22	862.57	1,793.48	1,654.95	1,379.74	1,241.21	966.00
74	1,201.06	1,108.26	922.66	831.64	646.04	1,698.98	1,568.70	1,306.36	1,176.08	913.74	1,889.93	1,743.59	1,454.48	1,308.14	1,019.03
75	1,260.09	1,162.64	969.43	871.98	678.77	1,774.73	1,637.95	1,364.39	1,229.32	955.76	1,961.09	1,810.64	1,508.01	1,357.55	1,054.92
76	1,373.30	1,267.03	1,056.13	949.87	738.97	1,917.71	1,770.58	1,474.66	1,327.52	1,031.61	2,100.82	1,938.97	1,615.26	1,453.41	1,131.34
77	1,492.92	1,379.04	1,148.16	1,034.28	803.40	2,067.00	1,907.88	1,589.64	1,432.08	1,112.28	2,244.84	2,071.68	1,726.92	1,553.76	1,209.00
78	1,605.43	1,482.62	1,235.52	1,111.22	865.61	2,202.97	2,033.74	1,695.28	1,524.56	1,186.10	2,370.70	2,187.99	1,824.08	1,641.37	1,277.45
79	1,677.39	1,549.34	1,290.41	1,160.94	903.43	2,282.04	2,105.63	1,754.21	1,579.22	1,227.81	2,431.43	2,245.05	1,870.88	1,683.08	1,310.33
80	1,717.15	1,585.06	1,320.88	1,188.79	924.62	2,334.46	2,155.20	1,795.32	1,616.06	1,256.19	2,488.11	2,296.72	1,913.93	1,722.54	1,339.75
81	1,769.06	1,632.78	1,360.22	1,225.24	952.67	2,405.05	2,219.44	1,849.54	1,665.23	1,295.32	2,563.39	2,367.41	1,972.84	1,775.55	1,380.99
82	1,901.45	1,754.79	1,462.76	1,316.09	1,024.06	2,585.46	2,386.87	1,988.41	1,789.83	1,391.37	2,756.78	2,543.92	2,120.80	1,907.94	1,484.82
83	2,053.31	1,896.26	1,579.57	1,421.22	1,105.83	2,791.83	2,577.67	2,148.06	1,932.60	1,504.29	2,977.43	2,747.70	2,289.53	2,061.10	1,602.93
84	2,228.53	2,057.20	1,714.55	1,543.23	1,200.58	3,029.35	2,797.02	2,331.06	2,097.44	1,631.49	3,229.22	2,981.32	2,484.22	2,236.32	1,739.21
85	2,428.41	2,241.51	1,867.71	1,680.81	1,307.01	3,301.91	3,048.81	2,540.03	2,285.64	1,778.15	3,519.96	3,249.99	2,707.46	2,437.49	1,894.96
86	2,647.76	2,443.98	2,036.44	1,832.66	1,425.12	3,599.13	3,322.68	2,768.46	2,492.01	1,937.79	3,837.95	3,542.02	2,951.47	2,656.84	2,066.29
87	2,885.28	2,663.33	2,219.44	1,997.50	1,553.61	3,923.61	3,621.20	3,017.66	2,716.55	2,113.01	4,183.20	3,861.31	3,217.54	2,895.66	2,251.89
88	3,144.86	2,903.45	2,419.32	2,177.91	1,693.79	4,276.65	3,946.97	3,290.23	2,960.56	2,303.81	4,559.59	4,207.86	3,506.98	3,156.54	2,454.37
89	3,427.81	3,164.33	2,637.37	2,373.90	1,845.64	4,660.83	4,302.60	3,586.15	3,226.63	2,510.18	4,969.74	4,586.85	3,822.37	3,440.79	2,676.31
90	3,736.71	3,449.87	2,874.89	2,586.75	2,013.07	5,081.36	4,690.68	3,908.04	3,517.36	2,736.02	5,416.22	4,999.59	4,166.32	3,749.69	2,916.43
91	4,072.87	3,760.07	3,133.18	2,820.38	2,193.48	5,538.22	5,112.51	4,259.77	3,834.06	2,981.32	5,904.24	5,449.97	4,541.42	4,087.15	3,178.61
92	4,440.18	4,098.83	3,414.83	3,073.47	2,390.77	6,036.63	5,571.97	4,643.96	4,179.30	3,251.29	6,435.09	5,940.58	4,950.27	4,455.76	3,465.45
93	4,839.94	4,467.44	3,722.43	3,349.93	2,606.22	6,580.45	6,074.27	5,061.89	4,555.70	3,543.32	7,015.26	6,475.32	5,395.45	4,856.82	3,776.95
94	5,274.75	4,869.80	4,057.30	3,652.35	2,839.85	7,172.31	6,620.69	5,517.46	4,965.84	3,862.61	7,646.05	7,058.09	5,882.17	5,292.92	4,117.00

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	529.25	489.42	409.74	364.22	284.54	825.18	762.58	637.38	574.78	443.89	1,092.65	1,007.29	842.25	756.89	591.85
25-29	525.41	483.38	404.56	362.53	283.72	819.64	756.59	630.49	567.44	441.34	1,082.34	1,003.53	835.40	751.33	583.20
30-34	528.35	484.32	406.05	366.91	283.75	821.88	758.28	631.09	567.49	440.29	1,086.06	1,002.89	836.56	753.39	587.06
35-39	525.51	484.74	403.19	362.42	280.87	819.97	756.55	629.70	566.28	439.43	1,082.73	996.65	833.56	747.49	584.40
40-44	521.04	479.36	400.16	358.48	279.28	808.65	750.30	625.25	562.72	437.67	1,071.26	987.89	821.16	741.96	575.23
45	500.85	461.41	382.54	347.04	268.17	780.85	721.69	603.38	540.28	421.97	1,033.24	950.43	792.68	713.81	556.06
46	491.34	452.65	379.14	340.45	266.95	766.02	707.99	591.93	530.03	413.96	1,021.36	943.99	785.37	707.99	549.37
47	487.22	449.16	373.03	334.96	262.64	757.47	696.57	582.38	521.48	407.28	1,016.31	936.37	780.31	704.18	548.12
48	479.23	441.79	370.66	333.22	258.34	745.06	685.15	572.83	516.67	400.61	1,007.14	928.51	775.01	696.38	542.88
49	471.71	435.14	362.01	325.44	252.31	727.67	672.82	559.47	504.62	391.26	994.61	917.82	764.24	687.45	533.87
50	462.05	426.23	354.59	318.78	247.14	712.77	659.04	548.01	494.28	383.25	981.40	906.19	755.75	680.53	530.10
51	464.56	429.36	355.46	320.26	249.87	721.47	665.16	556.06	499.75	390.65	974.86	900.96	749.62	675.72	524.38
52	461.56	427.12	354.78	320.34	248.00	726.79	671.67	561.45	502.89	392.67	967.90	892.12	744.01	668.23	520.12
53	459.93	423.00	352.50	318.93	248.43	728.50	674.78	560.64	506.93	392.78	953.42	879.57	731.85	661.35	513.64
54	457.97	421.72	352.54	316.29	247.10	738.02	678.71	566.69	510.68	395.37	945.58	873.10	728.13	655.65	510.68
55	457.22	421.80	350.96	315.54	244.71	740.56	682.61	569.91	511.95	399.26	933.75	862.92	718.02	647.19	502.30
56	483.09	445.20	369.42	334.69	258.91	779.89	719.90	599.91	539.92	419.94	975.65	903.03	751.47	675.69	527.29
57	498.39	461.70	385.26	345.51	269.07	810.26	749.11	623.75	559.54	437.24	1,002.89	926.45	773.57	694.08	541.20
58	514.65	476.20	396.34	357.89	278.03	834.09	771.98	641.83	579.72	449.58	1,029.30	949.44	789.72	712.82	553.10
59	526.41	486.57	404.05	364.22	281.70	853.63	788.19	657.30	591.85	460.96	1,044.28	961.76	802.41	722.74	560.55
60	538.14	496.95	414.59	373.40	291.03	870.36	804.46	669.93	604.03	469.50	1,059.80	977.43	815.44	733.08	571.08
61	574.20	528.59	440.04	397.11	308.57	909.60	839.84	700.32	630.55	491.03	1,110.84	1,024.98	853.26	770.08	598.35
62	602.52	555.57	464.28	417.33	326.04	941.60	868.57	722.50	652.08	506.01	1,152.88	1,064.19	886.83	798.15	620.78
63	630.83	582.69	483.89	435.75	339.48	967.77	894.30	744.83	671.36	521.89	1,190.72	1,099.51	917.11	825.90	640.96
64	660.62	610.95	509.12	456.97	357.63	1,003.34	926.35	772.37	695.39	541.41	1,239.28	1,142.42	953.67	856.81	668.07
65	684.05	631.06	525.08	474.50	368.52	1,026.08	946.60	787.63	710.55	551.58	1,269.35	1,170.60	975.50	879.15	684.05
66	746.80	690.79	574.10	518.09	401.41	1,113.20	1,026.85	856.49	770.14	599.78	1,353.58	1,248.56	1,040.86	935.84	728.13
67	806.42	743.17	618.93	557.94	433.70	1,192.69	1,102.33	917.11	826.75	641.52	1,427.61	1,319.19	1,100.07	989.39	770.28
68	863.22	797.32	665.53	597.44	465.65	1,273.96	1,175.12	979.63	880.79	685.30	1,504.59	1,388.18	1,157.54	1,041.13	810.50
69	912.29	842.28	702.25	632.24	492.21	1,338.73	1,236.89	1,028.98	927.14	721.34	1,565.74	1,444.81	1,205.07	1,084.14	844.40
70	953.77	880.09	734.77	661.09	513.73	1,397.91	1,289.43	1,074.53	968.10	753.19	1,618.96	1,494.11	1,244.41	1,119.56	871.90
71	1,067.56	986.21	821.51	738.17	575.45	1,543.80	1,426.73	1,188.61	1,069.55	831.43	1,764.06	1,629.13	1,357.27	1,222.34	950.49
72	1,172.37	1,082.04	901.38	811.05	630.39	1,679.76	1,550.99	1,293.45	1,162.76	905.22	1,898.86	1,752.79	1,460.66	1,314.59	1,022.46
73	1,257.83	1,161.79	967.85	871.80	677.86	1,791.63	1,654.95	1,379.74	1,241.21	966.00	2,007.73	1,852.58	1,544.13	1,390.82	1,080.52
74	1,343.83	1,240.32	1,033.31	929.80	722.78	1,902.43	1,756.09	1,463.40	1,317.06	1,024.38	2,116.58	1,954.18	1,627.59	1,465.19	1,138.60
75	1,410.55	1,302.84	1,085.70	976.27	760.84	1,986.74	1,834.57	1,528.53	1,376.36	1,070.31	2,197.04	2,027.78	1,689.24	1,519.98	1,183.15
76	1,536.79	1,419.08	1,182.02	1,064.31	827.25	2,148.23	1,983.11	1,651.23	1,486.11	1,155.86	2,352.59	2,171.12	1,809.81	1,628.34	1,267.03
77	1,672.32	1,544.40	1,287.00	1,157.52	901.68	2,315.04	2,137.20	1,781.52	1,603.68	1,246.44	2,513.16	2,321.28	1,934.40	1,740.96	1,354.08
78	1,798.62	1,659.34	1,383.78	1,244.51	968.95	2,468.04	2,277.85	1,897.46	1,708.76	1,328.37	2,655.24	2,450.07	2,042.73	1,837.56	1,430.21
79	1,879.41	1,734.30	1,445.48	1,300.37	1,011.55	2,555.21	2,358.87	1,964.78	1,768.44	1,375.77	2,723.09	2,513.95	2,095.67	1,885.10	1,466.82
80	1,923.37	1,775.11	1,478.58	1,331.67	1,035.14	2,614.81	2,412.63	2,010.98	1,810.15	1,407.14	2,787.33	2,573.03	2,143.07	1,928.76	1,500.15
81	1,980.63	1,828.77	1,523.76	1,371.90	1,066.89	2,693.18	2,486.81	2,071.48	1,865.11	1,449.78	2,871.00	2,650.35	2,209.06	1,988.41	1,545.82
82	2,129.89	1,966.35	1,637.98	1,474.44	1,146.06	2,895.66	2,672.42	2,227.23	2,005.29	1,558.80	3,086.45	2,848.93	2,373.90	2,136.38	1,661.34
83	2,299.91	2,123.40	1,769.06	1,592.55	1,238.22	3,126.69	2,886.57	2,405.05	2,164.93	1,683.40	3,334.36	3,077.37	2,564.69	2,307.70	1,795.02
84	2,495.90	2,303.81	1,919.62	1,727.53	1,343.35	3,392.76	3,131.88	2,610.12	2,349.24	1,827.47	3,617.30	3,338.25	2,782.74	2,503.69	1,948.18
85	2,720.44	2,511.48	2,092.25	1,883.28	1,464.05	3,699.07	3,413.53	2,845.04	2,560.80	1,991.01	3,943.08	3,639.37	3,033.24	2,729.53	2,123.40
86	2,964.45	2,737.31	2,280.45	2,053.31	1,596.44	4,031.34	3,721.14	3,100.73	2,790.53	2,170.12	4,297.41	3,966.44	3,305.80	2,974.83	2,314.19
87	3,231.82	2,983.92	2,485.52	2,237.61	1,740.51	4,394.76	4,056.00	3,379.78	3,042.32	2,366.11	4,684.19	4,323.37	3,603.03	3,243.50	2,521.86
88	3,522.55	3,251.29	2,710.06	2,438.79	1,897.56	4,789.32	4,420.72	3,684.79	3,316.19	2,578.97	5,106.02	4,712.75	3,927.51	3,534.24	2,748.99
89	3,839.25	3,544.62	2,954.07	2,658.14	2,067.59	5,220.23	4,819.18	4,015.76	3,614.71	2,811.29	5,565.48	5,137.17	4,280.54	3,853.52	2,996.90
90	4,185.79	3,863.91	3,220.14	2,896.96	2,254.49	5,690.08	5,252.68	4,377.88	3,939.19	3,064.39	6,066.48	5,599.23	4,666.02	4,200.07	3,266.86
91	4,562.19	4,211.75	3,509.58	3,157.84	2,456.96	6,202.76	5,725.13	4,771.15	4,294.82	3,339.55	6,611.60	6,104.12	5,086.55	4,577.76	3,560.19
92	4,972.33	4,590.74	3,824.97	3,442.08	2,677.61	6,760.87	6,240.40	5,200.77	4,680.30	3,640.67	7,207.35	6,653.14	5,543.42	4,989.20	3,880.78
93	5,420.11	5,003.48	4,168.92	3,752.29	2,917.72	7,369.59	6,802.40	5,669.31	5,102.12	3,969.04	7,856.31	7,251.48	6,043.12	5,438.28	4,229.92
94	5,908.13	5,453.86	4,545.32	4,089.75	3,181.20	8,032.83	7,415.02	6,179.40	5,561.59	4,325.97	8,562.38	7,904.33	6,586.94	5,927.60	4,611.51

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	60.84	56.16	46.80	42.12	32.76	95.16	88.92	73.32	65.52	51.48	129.48	118.56	99.84	88.92	70.20
25-29	72.33	67.17	55.11	49.94	37.89	113.67	105.06	87.83	79.22	62.00	153.28	141.22	118.83	106.78	82.67
30-34	98.28	91.73	76.44	67.70	54.60	155.06	141.96	117.94	107.02	82.99	209.66	192.19	161.62	144.14	113.57
35-39	126.58	116.25	98.17	87.83	69.75	196.34	180.84	152.42	136.92	105.92	266.09	245.42	204.09	183.42	142.08
40-44	152.13	137.78	114.82	103.33	80.37	235.37	218.15	180.84	163.61	126.30	318.61	292.78	243.98	221.02	172.22
45	161.74	146.76	122.80	110.82	86.86	248.60	230.63	191.69	173.72	134.78	338.46	311.50	260.58	233.63	182.71
46	163.09	151.01	126.85	114.77	87.58	253.69	232.55	196.31	175.17	138.93	347.32	320.14	265.77	238.59	187.25
47	166.80	154.66	127.37	115.24	87.95	254.74	236.55	197.12	175.89	139.50	351.79	324.49	269.90	242.61	188.02
48	171.23	155.94	131.48	119.25	91.73	259.90	238.49	198.74	180.40	140.65	357.74	330.22	275.18	247.67	192.63
49	173.32	160.94	133.09	120.71	92.85	263.08	244.51	204.27	182.61	142.37	368.31	340.45	281.65	253.79	198.08
50	177.84	165.36	137.28	124.80	96.72	268.32	246.48	205.92	184.08	143.52	374.40	346.32	287.04	258.96	199.68
51	181.68	166.02	140.96	125.30	100.24	272.53	250.60	209.88	187.95	147.23	385.30	353.97	294.45	266.26	206.74
52	186.29	170.50	142.08	129.46	101.04	277.85	255.75	214.71	192.60	151.56	394.68	363.11	303.11	271.54	211.55
53	187.76	175.03	146.39	130.48	101.84	283.23	260.96	219.59	197.31	152.76	404.16	375.52	311.88	280.05	219.59
54	191.69	175.72	146.96	134.18	102.24	287.54	265.18	223.64	201.28	156.55	415.33	383.39	319.49	287.54	223.64
55	196.41	180.31	151.33	135.23	106.25	296.23	270.47	225.39	202.85	157.77	425.02	392.82	328.42	293.01	228.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.68	74.88	62.40	56.16	43.68	123.24	113.88	93.60	84.24	65.52	163.80	151.32	126.36	113.88	88.92
25-29	96.45	89.56	74.06	67.17	51.67	144.67	134.33	111.95	99.89	79.22	194.61	179.11	149.83	134.33	105.06
30-34	133.22	122.30	102.65	91.73	72.07	198.74	183.46	152.88	137.59	107.02	264.26	244.61	203.11	183.46	141.96
35-39	167.92	155.00	129.17	116.25	90.42	253.17	232.50	193.75	175.67	136.92	335.84	310.00	258.34	232.50	180.84
40-44	200.93	186.58	155.00	140.65	109.08	301.39	278.43	232.50	209.54	163.61	401.86	370.28	310.00	278.43	218.15
45	215.65	197.68	164.74	149.76	116.81	320.49	296.52	245.61	221.64	170.73	428.31	395.37	329.47	296.52	230.63
46	217.45	202.35	166.11	151.01	117.79	323.16	299.00	250.67	223.49	175.17	437.92	404.70	338.26	305.04	235.57
47	221.38	203.19	169.83	151.63	118.27	327.53	300.23	251.71	227.45	175.89	448.83	412.44	345.72	309.33	242.61
48	223.20	207.92	171.23	155.94	119.25	330.22	305.76	253.78	229.32	177.34	458.64	421.95	351.62	317.99	247.67
49	229.03	210.46	176.42	157.85	123.80	334.26	309.50	256.89	232.13	179.51	470.45	433.31	362.12	324.98	253.79
50	230.88	215.28	177.84	159.12	124.80	340.08	312.00	262.08	234.00	184.08	480.48	446.16	371.28	333.84	258.96
51	238.07	219.27	181.68	162.89	128.43	347.71	322.65	269.39	241.20	187.95	491.80	454.21	379.03	341.44	266.26
52	243.12	224.18	186.29	167.34	129.46	359.95	331.53	277.85	249.44	195.76	505.19	464.14	388.37	350.48	271.54
53	251.41	232.32	190.94	171.85	133.66	372.34	343.70	286.42	257.77	200.49	515.55	477.36	397.80	356.43	280.05
54	255.59	236.42	198.08	175.72	137.38	380.19	351.44	293.93	265.18	204.47	527.16	485.62	405.75	364.22	284.34
55	260.81	241.49	202.85	180.31	141.67	392.82	363.84	302.66	270.47	212.51	540.93	499.08	415.36	373.50	289.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	88.92	81.12	68.64	60.84	48.36	135.72	126.36	104.52	93.60	73.32	184.08	170.04	141.96	127.92	99.84
25-29	105.06	96.45	80.95	72.33	56.83	161.89	149.83	124.00	111.95	86.11	218.72	201.50	168.78	151.56	118.83
30-34	144.14	133.22	111.38	98.28	78.62	220.58	203.11	170.35	152.88	120.12	297.02	275.18	229.32	205.30	161.62
35-39	183.42	167.92	139.50	126.58	98.17	281.59	258.34	217.00	193.75	152.42	379.75	348.75	291.92	263.50	204.09
40-44	218.15	200.93	166.48	152.13	117.69	335.84	310.00	258.34	232.50	180.84	453.52	419.08	347.32	312.87	243.98
45	230.63	215.65	179.71	161.74	125.80	356.43	329.47	275.56	245.61	191.69	482.23	446.28	371.40	332.47	260.58
46	235.57	217.45	181.21	163.09	126.85	362.42	335.24	280.87	250.67	196.31	495.31	459.06	380.54	344.30	265.77
47	239.58	218.35	181.96	163.76	127.37	369.98	339.66	285.07	254.74	200.15	506.45	470.06	391.21	351.79	272.94
48	241.55	223.20	186.51	168.17	131.48	376.08	348.57	290.47	259.90	204.86	522.85	483.10	400.55	360.80	281.30
49	247.60	225.94	188.80	170.23	133.09	383.78	355.93	297.12	266.17	207.37	538.54	498.30	414.74	371.40	290.93
50	249.60	230.88	193.44	171.60	134.16	393.12	361.92	302.64	271.44	212.16	552.24	511.68	424.32	383.76	296.40
51	256.86	238.07	197.35	178.55	137.83	400.96	369.63	310.12	278.79	216.14	560.71	519.99	432.28	388.43	303.85
52	268.38	246.28	205.23	186.29	145.24	410.47	378.89	315.74	284.17	221.02	574.65	530.45	442.04	397.84	309.43
53	276.87	254.59	213.22	190.94	149.57	423.26	388.25	324.60	292.78	225.95	585.56	541.01	448.72	404.16	315.06
54	284.34	261.98	220.45	198.08	153.35	431.31	399.36	332.27	297.12	233.23	594.25	549.52	456.87	412.14	319.49
55	296.23	270.47	225.39	202.85	157.77	441.12	408.92	341.30	305.88	238.27	605.33	560.25	466.88	418.58	328.42

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	102.96	95.16	78.00	70.20	54.60	156.00	145.08	120.12	107.64	84.24	210.60	195.00	162.24	146.64	113.88
25-29	120.56	111.95	93.00	84.39	65.45	186.00	172.22	142.95	129.17	99.89	251.45	230.78	192.89	173.95	134.33
30-34	165.98	152.88	126.67	113.57	89.54	253.34	233.69	194.38	174.72	135.41	342.89	314.50	262.08	235.87	183.46
35-39	209.25	193.75	162.75	144.67	113.67	322.92	297.09	248.00	222.17	173.09	434.00	400.42	333.25	302.25	232.50
40-44	252.60	232.50	192.32	175.09	134.91	384.63	355.93	295.65	266.95	206.67	519.54	479.36	398.99	358.80	278.43
45	266.57	248.60	206.67	185.70	143.77	410.34	377.40	314.50	284.54	221.64	554.11	509.18	425.32	383.39	296.52
46	271.81	250.67	208.39	187.25	144.97	413.76	383.56	317.12	286.92	223.49	564.77	519.47	434.90	389.60	305.04
47	272.94	251.71	209.25	188.02	145.57	415.47	385.15	318.43	288.10	224.42	573.17	527.68	439.73	397.28	309.33
48	278.24	256.84	214.03	192.63	149.82	418.89	388.32	324.11	290.47	226.26	584.00	538.14	449.47	403.60	314.93
49	281.65	259.98	216.65	194.99	151.66	424.02	393.07	328.07	294.03	229.03	597.34	550.92	458.07	411.64	321.88
50	287.04	262.08	218.40	196.56	152.88	427.44	396.24	330.72	296.40	230.88	605.28	561.60	468.00	421.20	327.60
51	294.45	269.39	225.54	203.61	156.62	441.68	407.22	341.44	306.98	238.07	617.10	570.11	476.14	429.15	332.04
52	303.11	277.85	233.65	208.39	164.19	457.83	423.10	353.63	318.90	246.28	631.49	584.13	486.25	435.73	341.00
53	311.88	286.42	238.68	216.40	168.67	474.18	439.17	365.98	327.79	257.77	646.03	595.11	496.45	445.54	346.88
54	319.49	293.93	246.01	220.45	172.52	492.01	453.67	377.00	338.66	265.18	658.15	607.03	504.79	453.67	354.63
55	328.42	302.66	251.15	225.39	177.09	508.73	466.88	389.60	350.96	273.69	669.73	618.21	515.17	463.66	360.62

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	109.20	101.40	84.24	74.88	59.28	170.04	157.56	131.04	118.56	92.04	224.64	207.48	173.16	156.00	121.68
25-29	129.17	118.83	99.89	89.56	70.61	203.22	186.00	155.00	139.50	108.50	266.95	246.28	204.95	184.28	142.95
30-34	176.90	163.80	135.41	122.30	93.91	275.18	255.53	211.85	190.01	148.51	364.73	336.34	279.55	251.16	196.56
35-39	224.75	206.67	173.09	155.00	121.42	351.34	322.92	271.25	242.84	191.17	462.42	426.25	356.50	320.34	250.59
40-44	269.82	246.85	206.67	186.58	143.52	419.08	387.50	321.48	289.91	223.89	553.99	510.93	424.82	381.76	298.52
45	284.54	263.58	218.65	197.68	152.76	446.28	413.34	344.45	308.51	242.61	590.05	542.13	452.28	407.35	317.49
46	289.94	265.77	223.49	199.33	157.05	450.00	416.78	347.32	311.08	244.63	597.99	552.69	462.08	413.76	323.16
47	291.13	269.90	224.42	203.19	157.70	451.86	418.50	348.75	312.36	245.64	606.53	561.04	467.03	421.54	327.53
48	296.59	272.13	226.26	204.86	159.00	458.64	421.95	351.62	317.99	247.67	617.64	571.77	476.99	428.06	333.28
49	300.22	275.46	232.13	207.37	164.04	464.26	427.12	355.93	321.88	250.70	631.39	581.87	485.92	436.40	340.45
50	302.64	280.80	234.00	209.04	165.36	468.00	430.56	358.80	324.48	252.72	642.72	592.80	492.96	446.16	346.32
51	310.12	285.06	238.07	216.14	166.02	485.53	447.94	372.77	335.18	260.00	651.56	601.44	501.20	451.08	350.84
52	318.90	293.64	246.28	221.02	173.66	502.03	464.14	385.21	347.32	268.38	666.22	615.70	511.51	460.99	356.79
53	327.79	302.33	251.41	225.95	175.03	521.91	480.54	400.98	359.61	280.05	677.85	626.93	521.91	471.00	365.98
54	335.46	309.90	258.79	233.23	182.11	536.74	495.21	412.14	370.61	287.54	690.09	635.78	530.35	476.04	370.61
55	344.52	315.54	264.03	238.27	183.53	557.03	511.95	428.24	386.38	299.45	701.93	650.41	540.93	486.20	379.94

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	121.68	112.32	93.60	84.24	65.52	188.76	174.72	145.08	131.04	101.40	249.60	230.88	191.88	173.16	134.16
25-29	144.67	132.61	110.22	99.89	77.50	223.89	206.67	172.22	155.00	120.56	296.23	273.84	227.34	204.95	158.45
30-34	196.56	181.27	150.70	135.41	104.83	305.76	283.92	235.87	211.85	165.98	404.04	373.46	310.13	279.55	216.22
35-39	250.59	229.92	191.17	173.09	134.33	390.09	359.09	299.67	268.67	209.25	514.09	475.34	395.25	356.50	276.42
40-44	298.52	275.56	229.63	206.67	160.74	465.00	430.56	358.80	321.48	252.60	614.27	568.34	473.62	424.82	332.97
45	317.49	293.53	242.61	218.65	170.73	494.21	458.27	380.39	341.45	266.57	652.95	602.04	503.19	452.28	353.43
46	320.14	295.98	247.65	223.49	172.15	501.35	462.08	383.56	347.32	268.79	664.44	613.09	510.41	459.06	356.38
47	324.49	297.20	248.68	224.42	172.86	503.42	463.99	388.18	348.75	272.94	673.25	621.69	518.58	467.03	363.92
48	327.16	302.70	250.72	226.26	174.28	507.56	467.81	391.37	351.62	275.18	684.90	632.92	528.96	473.93	369.97
49	331.17	306.41	256.89	229.03	179.51	513.78	473.54	396.17	355.93	278.55	699.48	646.86	538.54	485.92	377.59
50	336.96	312.00	258.96	234.00	180.96	517.92	480.48	399.36	358.80	280.80	714.48	658.32	549.12	492.96	383.76
51	344.57	319.51	266.26	238.07	187.95	535.65	494.93	413.49	372.77	288.19	723.60	670.35	557.58	501.20	391.56
52	353.63	325.22	271.54	246.28	189.45	555.71	514.66	429.41	385.21	299.96	738.84	682.01	568.34	511.51	397.84
53	362.79	334.15	280.05	251.41	197.31	579.20	534.64	445.54	400.98	311.88	754.23	696.95	579.20	521.91	404.16
54	370.61	341.85	284.34	255.59	198.08	597.44	549.52	460.06	412.14	322.68	766.77	706.07	587.86	530.35	412.14
55	379.94	350.96	293.01	264.03	206.07	618.21	569.91	473.32	428.24	331.64	779.20	721.24	598.89	540.93	418.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	129.48	120.12	99.84	90.48	70.20	202.80	187.20	156.00	140.40	109.20	266.76	246.48	205.92	185.64	143.52
25-29	155.00	142.95	118.83	106.78	82.67	241.11	222.17	184.28	167.06	129.17	316.89	292.78	244.56	220.45	170.50
30-34	209.66	194.38	161.62	146.33	113.57	327.60	303.58	253.34	227.14	176.90	432.43	399.67	331.97	299.21	231.50
35-39	266.09	248.00	206.67	186.00	144.67	418.50	384.92	320.34	289.34	224.75	550.26	508.92	423.67	379.75	297.09
40-44	318.61	295.65	246.85	221.02	172.22	499.45	459.26	384.63	344.45	269.82	657.32	605.65	505.19	456.39	353.06
45	338.46	311.50	260.58	233.63	182.71	530.15	488.22	407.35	368.41	284.54	697.88	646.96	539.14	485.22	377.40
46	344.30	317.12	262.75	238.59	184.23	534.57	495.31	410.74	371.48	286.92	712.76	658.39	546.65	492.29	383.56
47	345.72	318.43	266.87	239.58	188.02	536.78	497.35	412.44	373.01	288.10	721.77	667.18	554.97	500.39	388.18
48	351.62	324.11	269.07	241.55	189.57	544.25	501.45	418.89	376.08	293.53	733.82	678.79	565.66	507.56	397.49
49	355.93	328.07	272.36	247.60	191.89	550.92	507.59	424.02	380.69	297.12	749.00	693.29	575.68	519.97	402.36
50	358.80	333.84	277.68	249.60	193.44	555.36	511.68	427.44	383.76	299.52	764.40	705.12	586.56	527.28	411.84
51	369.63	341.44	285.06	253.73	200.48	573.24	529.39	441.68	397.82	310.12	776.86	717.34	595.17	535.65	416.62
52	378.89	350.48	290.48	262.07	202.08	596.76	549.39	457.83	413.62	322.06	789.36	729.37	609.39	546.24	426.25
53	388.25	359.61	299.15	270.50	210.04	617.39	569.65	474.18	426.44	330.97	805.15	744.68	620.57	556.92	435.99
54	396.17	367.41	306.71	274.76	214.06	638.98	587.86	492.01	440.89	345.05	817.89	757.19	629.39	565.49	440.89
55	408.92	376.72	312.32	283.35	218.95	660.07	608.55	508.73	457.22	357.40	833.94	769.54	640.75	576.35	447.56

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	145.08	134.16	112.32	99.84	78.00	226.20	209.04	174.72	157.56	121.68	299.52	276.12	230.88	207.48	162.24
25-29	172.22	158.45	132.61	118.83	93.00	268.67	248.00	206.67	186.00	144.67	354.78	328.95	273.84	246.28	191.17
30-34	235.87	216.22	181.27	163.80	126.67	366.91	338.52	281.74	253.34	196.56	484.85	447.72	373.46	336.34	262.08
35-39	299.67	276.42	229.92	206.67	160.17	467.59	431.42	359.09	322.92	250.59	617.42	568.34	475.34	426.25	333.25
40-44	358.80	330.10	275.56	246.85	192.32	556.86	516.67	430.56	387.50	301.39	737.69	680.28	565.47	510.93	396.12
45	380.39	350.44	290.53	263.58	203.67	593.05	548.12	458.27	410.34	320.49	784.74	721.84	602.04	542.13	422.32
46	383.56	353.36	295.98	265.77	208.39	597.99	552.69	462.08	413.76	323.16	797.32	736.92	613.09	552.69	428.86
47	388.18	357.85	297.20	266.87	209.25	603.50	554.97	463.99	415.47	324.49	809.71	746.03	621.69	561.04	436.70
48	391.37	360.80	302.70	272.13	210.97	608.46	559.54	467.81	421.95	327.16	822.49	758.28	632.92	568.71	443.35
49	399.26	368.31	306.41	275.46	213.56	615.91	569.49	473.54	427.12	331.17	841.85	776.86	646.86	581.87	451.88
50	402.48	371.28	308.88	277.68	215.28	620.88	574.08	477.36	430.56	333.84	854.88	789.36	658.32	592.80	461.76
51	413.49	382.16	316.38	285.06	222.41	642.16	592.04	494.93	444.81	347.71	867.70	801.91	667.22	601.44	466.74
52	423.10	391.52	325.22	293.64	227.34	666.22	615.70	514.66	460.99	359.95	887.24	817.78	682.01	612.54	476.77
53	435.99	400.98	334.15	302.33	235.50	690.58	639.66	531.46	480.54	372.34	903.80	833.79	693.76	626.93	486.91
54	444.09	408.94	341.85	306.71	239.62	715.65	658.15	549.52	495.21	383.39	916.93	846.64	706.07	635.78	495.21
55	457.22	421.80	350.96	315.54	244.71	740.56	682.61	569.91	511.95	399.26	933.75	862.92	718.02	647.19	502.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	41.18	38.69	32.45	28.70	22.46	64.90	59.90	49.92	44.93	34.94	88.61	81.12	67.39	59.90	47.42
25-29	44.93	41.18	33.70	31.20	23.71	69.89	64.90	53.66	48.67	37.44	94.85	87.36	73.63	66.14	51.17
30-34	47.42	44.93	37.44	32.45	26.21	74.88	68.64	57.41	52.42	39.94	102.34	93.60	78.62	69.89	54.91
35-39	52.42	47.42	39.94	36.19	27.46	81.12	74.88	62.40	56.16	43.68	109.82	101.09	83.62	74.88	58.66
40-44	56.16	51.17	42.43	38.69	29.95	87.36	81.12	67.39	59.90	47.42	117.31	108.58	89.86	81.12	62.40
45	57.41	52.42	43.68	38.69	31.20	88.61	81.12	67.39	61.15	47.42	119.81	109.82	92.35	82.37	64.90
46	57.41	53.66	44.93	39.94	31.20	88.61	81.12	68.64	61.15	48.67	122.30	112.32	93.60	83.62	66.14
47	58.66	53.66	44.93	39.94	31.20	88.61	82.37	68.64	61.15	48.67	123.55	113.57	94.85	84.86	66.14
48	59.90	53.66	46.18	41.18	32.45	89.86	82.37	68.64	62.40	48.67	123.55	114.82	96.10	86.11	67.39
49	59.90	54.91	46.18	41.18	32.45	89.86	83.62	69.89	62.40	48.67	126.05	117.31	96.10	87.36	67.39
50	59.90	56.16	46.18	42.43	32.45	91.10	83.62	69.89	62.40	48.67	127.30	117.31	97.34	88.61	68.64
51	61.15	56.16	47.42	42.43	33.70	92.35	84.86	71.14	63.65	49.92	131.04	119.81	99.84	89.86	69.89
52	62.40	57.41	47.42	43.68	33.70	93.60	86.11	72.38	64.90	51.17	132.29	122.30	102.34	91.10	71.14
53	62.40	58.66	48.67	43.68	33.70	94.85	87.36	73.63	66.14	51.17	134.78	124.80	103.58	93.60	72.38
54	63.65	58.66	48.67	44.93	33.70	96.10	88.61	74.88	67.39	52.42	138.53	127.30	106.08	96.10	74.88
55	64.90	59.90	49.92	44.93	34.94	97.34	88.61	74.88	67.39	52.42	139.78	129.79	108.58	96.10	76.13
56	69.89	64.90	53.66	48.67	37.44	106.08	97.34	81.12	73.63	57.41	144.77	134.78	112.32	101.09	78.62
57	74.88	69.89	58.66	52.42	41.18	114.82	104.83	88.61	79.87	62.40	151.01	138.53	116.06	103.58	81.12
58	81.12	74.88	62.40	56.16	43.68	123.55	113.57	94.85	84.86	66.14	156.00	144.77	119.81	108.58	83.62
59	86.11	79.87	66.14	59.90	46.18	131.04	121.06	101.09	91.10	71.14	160.99	149.76	123.55	112.32	86.11
60	91.10	84.86	69.89	63.65	48.67	139.78	129.79	108.58	96.10	76.13	167.23	153.50	128.54	116.06	89.86
61	99.84	92.35	77.38	68.64	53.66	151.01	138.53	116.06	103.58	81.12	180.96	165.98	138.53	124.80	97.34
62	109.82	101.09	83.62	74.88	58.66	160.99	149.76	123.55	111.07	86.11	193.44	178.46	148.51	133.54	103.58
63	117.31	108.58	89.86	81.12	62.40	173.47	159.74	132.29	119.81	92.35	205.92	189.70	158.50	142.27	111.07
64	126.05	117.31	96.10	87.36	67.39	183.46	168.48	141.02	127.30	98.59	218.40	202.18	168.48	152.26	118.56
65	134.78	123.55	103.58	93.60	72.38	194.69	179.71	149.76	134.78	104.83	230.88	214.66	178.46	159.74	124.80
66	151.01	138.53	116.06	103.58	81.12	215.90	198.43	165.98	149.76	116.06	253.34	233.38	194.69	174.72	136.03
67	165.98	153.50	128.54	116.06	89.86	237.12	218.40	182.21	164.74	127.30	274.56	253.34	210.91	189.70	147.26
68	183.46	168.48	141.02	127.30	98.59	258.34	238.37	199.68	179.71	139.78	295.78	273.31	228.38	204.67	159.74
69	199.68	184.70	153.50	138.53	107.33	279.55	258.34	215.90	194.69	151.01	318.24	293.28	244.61	220.90	170.98
70	215.90	199.68	165.98	149.76	116.06	300.77	279.55	232.13	208.42	162.24	339.46	313.25	260.83	235.87	182.21
71	247.10	228.38	189.70	170.98	132.29	343.20	315.74	263.33	237.12	184.70	384.38	354.43	294.53	265.82	205.92
72	278.30	257.09	214.66	193.44	149.76	383.14	353.18	293.28	265.82	205.92	428.06	394.37	329.47	295.78	230.88
73	309.50	285.79	237.12	214.66	165.98	423.07	390.62	325.73	293.28	228.38	471.74	435.55	363.17	326.98	254.59
74	340.70	314.50	262.08	235.87	183.46	463.01	428.06	356.93	320.74	249.60	516.67	476.74	398.11	356.93	278.30
75	371.90	343.20	287.04	258.34	200.93	504.19	464.26	386.88	349.44	270.82	561.60	517.92	431.81	388.13	302.02
76	428.06	394.37	329.47	295.78	230.88	567.84	524.16	436.80	393.12	305.76	626.50	576.58	481.73	433.06	336.96
77	482.98	445.54	371.90	334.46	260.83	632.74	584.06	485.47	438.05	339.46	690.14	637.73	531.65	477.98	371.90
78	539.14	496.70	414.34	371.90	289.54	696.38	642.72	535.39	482.98	374.40	755.04	697.63	581.57	522.91	406.85
79	594.05	547.87	456.77	411.84	319.49	760.03	702.62	585.31	526.66	409.34	821.18	757.54	631.49	569.09	441.79
80	648.96	599.04	499.20	449.28	349.44	824.93	761.28	633.98	570.34	444.29	886.08	817.44	681.41	612.77	476.74
81	695.14	641.47	534.14	480.48	374.40	882.34	814.94	678.91	611.52	475.49	947.23	874.85	728.83	655.20	510.43
82	746.30	690.14	575.33	516.67	403.10	949.73	876.10	730.08	656.45	511.68	1,018.37	939.74	783.74	705.12	549.12
83	806.21	745.06	620.26	557.86	434.30	1,024.61	945.98	788.74	710.11	551.62	1,099.49	1,014.62	846.14	761.28	592.80
84	874.85	807.46	673.92	605.28	471.74	1,111.97	1,027.10	854.88	770.02	599.04	1,193.09	1,101.98	918.53	826.18	642.72
85	953.47	881.09	733.82	661.44	514.18	1,213.06	1,119.46	932.26	838.66	652.70	1,301.66	1,200.58	1,000.90	901.06	700.13
86	1,039.58	959.71	799.97	720.10	560.35	1,320.38	1,220.54	1,015.87	914.78	711.36	1,417.73	1,309.15	1,090.75	982.18	763.78
87	1,133.18	1,045.82	872.35	784.99	610.27	1,438.94	1,329.12	1,106.98	997.15	775.01	1,545.02	1,426.46	1,189.34	1,070.78	832.42
88	1,234.27	1,140.67	950.98	854.88	665.18	1,569.98	1,448.93	1,206.82	1,085.76	844.90	1,684.80	1,555.01	1,296.67	1,166.88	907.30
89	1,346.59	1,243.01	1,035.84	932.26	725.09	1,711.01	1,579.97	1,316.64	1,184.35	922.27	1,835.81	1,694.78	1,412.74	1,271.71	988.42
90	1,467.65	1,354.08	1,128.19	1,015.87	789.98	1,864.51	1,722.24	1,433.95	1,290.43	1,003.39	2,001.79	1,848.29	1,540.03	1,386.53	1,078.27
91	1,599.94	1,476.38	1,230.53	1,106.98	861.12	2,032.99	1,876.99	1,563.74	1,407.74	1,094.50	2,181.50	2,014.27	1,678.56	1,510.08	1,175.62
92	1,743.46	1,608.67	1,340.35	1,206.82	938.50	2,216.45	2,045.47	1,704.77	1,533.79	1,193.09	2,378.69	2,196.48	1,829.57	1,646.11	1,280.45
93	1,900.70	1,754.69	1,461.41	1,315.39	1,023.36	2,414.88	2,228.93	1,857.02	1,672.32	1,300.42	2,592.10	2,393.66	1,994.30	1,794.62	1,396.51
94	2,071.68	1,913.18	1,593.70	1,433.95	1,115.71	2,632.03	2,429.86	2,025.50	1,822.08	1,417.73	2,825.47	2,608.32	2,174.02	1,955.62	1,521.31

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	56.16	51.17	42.43	38.69	29.95	83.62	77.38	63.65	57.41	44.93	111.07	102.34	86.11	77.38	59.90
25-29	59.90	54.91	46.18	41.18	32.45	88.61	82.37	68.64	61.15	48.67	119.81	109.82	92.35	82.37	64.90
30-34	64.90	59.90	49.92	44.93	34.94	96.10	88.61	74.88	67.39	52.42	128.54	118.56	98.59	88.61	68.64
35-39	68.64	63.65	53.66	47.42	37.44	103.58	96.10	79.87	72.38	56.16	138.53	127.30	106.08	96.10	74.88
40-44	74.88	68.64	57.41	52.42	39.94	111.07	102.34	86.11	77.38	59.90	148.51	137.28	114.82	102.34	79.87
45	76.13	69.89	58.66	53.66	41.18	113.57	104.83	87.36	78.62	61.15	152.26	139.78	117.31	104.83	82.37
46	76.13	71.14	58.66	53.66	41.18	113.57	104.83	88.61	78.62	62.40	153.50	142.27	118.56	107.33	83.62
47	77.38	71.14	59.90	53.66	42.43	114.82	104.83	88.61	79.87	62.40	157.25	144.77	121.06	108.58	84.86
48	77.38	72.38	59.90	53.66	42.43	114.82	106.08	88.61	79.87	62.40	159.74	146.02	122.30	109.82	86.11
49	78.62	72.38	59.90	53.66	42.43	114.82	106.08	88.61	79.87	62.40	160.99	148.51	123.55	111.07	86.11
50	78.62	73.63	59.90	53.66	42.43	116.06	106.08	88.61	79.87	62.40	163.49	152.26	126.05	113.57	88.61
51	81.12	74.88	61.15	54.91	42.43	117.31	109.82	91.10	81.12	63.65	165.98	153.50	128.54	116.06	89.86
52	81.12	74.88	62.40	56.16	43.68	121.06	111.07	93.60	83.62	66.14	169.73	156.00	131.04	117.31	92.35
53	83.62	77.38	63.65	57.41	44.93	123.55	114.82	96.10	86.11	67.39	172.22	159.74	132.29	118.56	92.35
54	84.86	78.62	66.14	58.66	46.18	126.05	117.31	97.34	88.61	68.64	174.72	160.99	134.78	121.06	94.85
55	86.11	79.87	67.39	59.90	47.42	129.79	119.81	99.84	88.61	69.89	178.46	164.74	137.28	123.55	96.10
56	91.10	84.86	69.89	63.65	48.67	138.53	128.54	107.33	96.10	74.88	187.20	172.22	143.52	129.79	101.09
57	96.10	88.61	74.88	67.39	52.42	148.51	137.28	114.82	102.34	79.87	194.69	180.96	149.76	134.78	104.83
58	102.34	94.85	78.62	71.14	54.91	158.50	146.02	122.30	109.82	86.11	203.42	187.20	157.25	141.02	109.82
59	108.58	99.84	82.37	74.88	57.41	168.48	154.75	129.79	117.31	91.10	212.16	195.94	163.49	147.26	114.82
60	113.57	103.58	87.36	78.62	61.15	178.46	164.74	137.28	123.55	96.10	220.90	203.42	169.73	152.26	118.56
61	123.55	114.82	96.10	86.11	67.39	193.44	178.46	148.51	133.54	103.58	237.12	217.15	180.96	163.49	127.30
62	134.78	123.55	103.58	93.60	72.38	208.42	192.19	159.74	144.77	112.32	250.85	232.13	193.44	173.47	136.03
63	144.77	134.78	112.32	101.09	78.62	223.39	205.92	172.22	154.75	121.06	265.82	245.86	204.67	184.70	143.52
64	156.00	144.77	119.81	108.58	83.62	237.12	219.65	183.46	164.74	128.54	280.80	259.58	215.90	194.69	151.01
65	167.23	153.50	128.54	116.06	89.86	253.34	233.38	194.69	174.72	136.03	297.02	273.31	228.38	205.92	159.74
66	187.20	173.47	144.77	129.79	101.09	280.80	259.58	215.90	194.69	151.01	325.73	300.77	250.85	224.64	175.97
67	208.42	192.19	159.74	144.77	112.32	309.50	285.79	237.12	214.66	165.98	354.43	328.22	272.06	244.61	190.94
68	228.38	210.91	175.97	158.50	123.55	336.96	310.75	259.58	233.38	182.21	384.38	354.43	294.53	265.82	205.92
69	249.60	229.63	192.19	173.47	134.78	364.42	336.96	280.80	252.10	197.18	413.09	380.64	316.99	285.79	222.14
70	269.57	248.35	207.17	187.20	144.77	393.12	363.17	302.02	272.06	210.91	441.79	406.85	339.46	305.76	237.12
71	312.00	287.04	239.62	215.90	167.23	446.78	411.84	343.20	308.26	240.86	499.20	461.76	385.63	345.70	269.57
72	354.43	326.98	272.06	244.61	190.94	499.20	460.51	384.38	345.70	269.57	557.86	515.42	429.31	385.63	300.77
73	396.86	365.66	304.51	274.56	213.41	552.86	509.18	424.32	381.89	297.02	616.51	569.09	474.24	426.82	331.97
74	438.05	405.60	336.96	303.26	235.87	605.28	559.10	465.50	419.33	325.73	675.17	622.75	519.17	466.75	363.17
75	480.48	443.04	370.66	333.22	259.58	657.70	607.78	505.44	455.52	354.43	732.58	675.17	562.85	506.69	394.37
76	549.12	506.69	423.07	380.64	295.78	743.81	686.40	571.58	514.18	400.61	821.18	758.78	632.74	569.09	443.04
77	619.01	570.34	475.49	428.06	333.22	829.92	766.27	637.73	574.08	446.78	909.79	839.90	700.13	630.24	490.46
78	687.65	633.98	527.90	476.74	369.41	914.78	844.90	703.87	632.74	492.96	999.65	922.27	768.77	691.39	537.89
79	756.29	697.63	581.57	522.91	406.85	1,000.90	923.52	768.77	692.64	537.89	1,088.26	1,004.64	837.41	753.79	586.56
80	824.93	761.28	633.98	570.34	444.29	1,085.76	1,002.14	834.91	752.54	584.06	1,176.86	1,085.76	904.80	814.94	633.98
81	882.34	814.94	678.91	611.52	475.49	1,161.89	1,072.03	894.82	803.71	626.50	1,259.23	1,163.14	968.45	872.35	677.66
82	949.73	876.10	730.08	656.45	511.68	1,248.00	1,153.15	960.96	864.86	672.67	1,354.08	1,249.25	1,042.08	937.25	730.08
83	1,024.61	945.98	788.74	710.11	551.62	1,349.09	1,245.50	1,037.09	933.50	726.34	1,461.41	1,349.09	1,124.45	1,012.13	787.49
84	1,111.97	1,027.10	854.88	770.02	599.04	1,463.90	1,351.58	1,125.70	1,013.38	787.49	1,586.21	1,463.90	1,220.54	1,098.24	854.88
85	1,213.06	1,119.46	932.26	838.66	652.70	1,594.94	1,472.64	1,226.78	1,104.48	858.62	1,729.73	1,596.19	1,330.37	1,196.83	931.01
86	1,320.38	1,220.54	1,015.87	914.78	711.36	1,738.46	1,604.93	1,337.86	1,204.32	936.00	1,884.48	1,739.71	1,450.18	1,305.41	1,014.62
87	1,438.94	1,329.12	1,106.98	997.15	775.01	1,895.71	1,749.70	1,457.66	1,311.65	1,020.86	2,054.21	1,896.96	1,581.22	1,422.72	1,106.98
88	1,569.98	1,448.93	1,206.82	1,085.76	844.90	2,066.69	1,906.94	1,588.70	1,430.21	1,111.97	2,238.91	2,066.69	1,722.24	1,550.02	1,205.57
89	1,711.01	1,579.97	1,316.64	1,184.35	922.27	2,252.64	2,079.17	1,732.22	1,560.00	1,213.06	2,441.09	2,252.64	1,878.24	1,689.79	1,315.39
90	1,864.51	1,722.24	1,433.95	1,290.43	1,003.39	2,454.82	2,266.37	1,888.22	1,699.78	1,321.63	2,660.74	2,456.06	2,046.72	1,842.05	1,432.70
91	2,032.99	1,876.99	1,563.74	1,407.74	1,094.50	2,675.71	2,469.79	2,057.95	1,852.03	1,440.19	2,900.35	2,676.96	2,231.42	2,006.78	1,562.50
92	2,216.45	2,045.47	1,704.77	1,533.79	1,193.09	2,916.58	2,691.94	2,243.90	2,019.26	1,571.23	3,161.18	2,917.82	2,431.10	2,188.99	1,702.27
93	2,414.88	2,228.93	1,857.02	1,672.32	1,300.42	3,178.66	2,934.05	2,444.83	2,201.47	1,711.01	3,445.73	3,179.90	2,649.50	2,384.93	1,854.53
94	2,632.03	2,429.86	2,025.50	1,822.08	1,417.73	3,464.45	3,198.62	2,665.73	2,398.66	1,865.76	3,755.23	3,466.94	2,889.12	2,599.58	2,023.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	59.90	54.91	46.18	41.18	32.45	92.35	86.11	71.14	63.65	49.92	124.80	116.06	96.10	87.36	67.39
25-29	64.90	59.90	49.92	44.93	34.94	99.84	92.35	76.13	68.64	53.66	134.78	123.55	103.58	93.60	72.38
30-34	69.89	64.90	53.66	47.42	37.44	107.33	98.59	82.37	74.88	57.41	144.77	133.54	111.07	99.84	77.38
35-39	74.88	68.64	57.41	52.42	39.94	116.06	106.08	88.61	79.87	62.40	156.00	143.52	119.81	108.58	83.62
40-44	81.12	74.88	61.15	56.16	42.43	123.55	114.82	96.10	86.11	67.39	167.23	154.75	128.54	116.06	89.86
45	81.12	76.13	63.65	57.41	44.93	126.05	117.31	97.34	87.36	68.64	170.98	158.50	131.04	117.31	92.35
46	82.37	76.13	63.65	57.41	44.93	127.30	117.31	98.59	88.61	68.64	173.47	160.99	133.54	121.06	93.60
47	83.62	76.13	63.65	57.41	44.93	129.79	118.56	99.84	88.61	69.89	177.22	164.74	137.28	123.55	96.10
48	83.62	77.38	64.90	58.66	44.93	131.04	121.06	101.09	89.86	71.14	180.96	167.23	138.53	124.80	97.34
49	84.86	77.38	64.90	58.66	44.93	131.04	122.30	102.34	91.10	71.14	184.70	170.98	142.27	127.30	99.84
50	84.86	78.62	66.14	58.66	46.18	133.54	123.55	102.34	92.35	71.14	187.20	173.47	144.77	131.04	101.09
51	87.36	81.12	67.39	59.90	47.42	136.03	124.80	104.83	94.85	73.63	189.70	175.97	146.02	131.04	102.34
52	89.86	82.37	68.64	62.40	48.67	138.53	127.30	106.08	96.10	74.88	193.44	178.46	148.51	133.54	103.58
53	92.35	84.86	71.14	63.65	49.92	141.02	129.79	108.58	97.34	76.13	194.69	180.96	149.76	134.78	104.83
54	94.85	87.36	73.63	66.14	51.17	143.52	132.29	109.82	98.59	77.38	197.18	182.21	152.26	137.28	106.08
55	97.34	88.61	74.88	67.39	52.42	144.77	134.78	112.32	101.09	78.62	199.68	184.70	153.50	138.53	107.33
56	103.58	96.10	79.87	72.38	56.16	157.25	144.77	121.06	109.82	84.86	208.42	193.44	160.99	144.77	112.32
57	109.82	102.34	84.86	76.13	59.90	169.73	156.00	131.04	117.31	92.35	218.40	202.18	168.48	152.26	118.56
58	117.31	107.33	88.61	81.12	62.40	180.96	167.23	138.53	124.80	97.34	228.38	210.91	175.97	158.50	123.55
59	123.55	113.57	94.85	84.86	66.14	193.44	178.46	148.51	133.54	103.58	238.37	219.65	183.46	164.74	128.54
60	129.79	119.81	99.84	88.61	69.89	204.67	188.45	158.50	142.27	111.07	248.35	229.63	190.94	172.22	133.54
61	139.78	129.79	108.58	96.10	76.13	220.90	203.42	169.73	152.26	118.56	265.82	244.61	203.42	183.46	142.27
62	151.01	138.53	116.06	103.58	81.12	237.12	218.40	182.21	164.74	127.30	282.05	260.83	217.15	194.69	152.26
63	160.99	149.76	123.55	111.07	86.11	253.34	234.62	194.69	174.72	136.03	299.52	277.06	229.63	208.42	160.99
64	173.47	159.74	132.29	119.81	92.35	269.57	249.60	207.17	187.20	144.77	316.99	293.28	244.61	219.65	170.98
65	183.46	168.48	141.02	127.30	98.59	285.79	264.58	219.65	197.18	153.50	334.46	308.26	257.09	230.88	179.71
66	207.17	190.94	159.74	143.52	112.32	318.24	293.28	244.61	220.90	170.98	368.16	340.70	283.30	255.84	198.43
67	229.63	213.41	177.22	159.74	123.55	350.69	323.23	269.57	243.36	188.45	403.10	371.90	309.50	279.55	217.15
68	254.59	234.62	194.69	175.97	136.03	383.14	353.18	294.53	265.82	205.92	438.05	404.35	335.71	303.26	234.62
69	278.30	257.09	214.66	192.19	149.76	414.34	383.14	319.49	287.04	223.39	471.74	435.55	363.17	326.98	254.59
70	300.77	279.55	232.13	208.42	162.24	448.03	413.09	343.20	309.50	240.86	506.69	468.00	389.38	350.69	272.06
71	350.69	323.23	269.57	242.11	188.45	507.94	469.25	390.62	350.69	273.31	574.08	529.15	441.79	396.86	309.50
72	399.36	368.16	307.01	275.81	214.66	569.09	524.16	436.80	393.12	305.76	640.22	590.30	491.71	443.04	344.45
73	446.78	413.09	343.20	309.50	240.86	628.99	580.32	484.22	435.55	339.46	707.62	653.95	544.13	490.46	380.64
74	495.46	456.77	380.64	343.20	267.07	690.14	636.48	530.40	477.98	371.90	775.01	715.10	595.30	535.39	416.83
75	542.88	501.70	418.08	376.90	293.28	750.05	691.39	576.58	519.17	403.10	841.15	776.26	647.71	582.82	453.02
76	632.74	584.06	486.72	438.05	340.70	859.87	794.98	661.44	596.54	463.01	955.97	882.34	735.07	661.44	514.18
77	721.34	666.43	555.36	499.20	389.38	972.19	896.06	746.30	672.67	522.91	1,070.78	987.17	823.68	740.06	576.58
78	809.95	747.55	624.00	561.60	436.80	1,082.02	999.65	832.42	748.80	582.82	1,184.35	1,093.25	911.04	819.94	637.73
79	899.81	831.17	691.39	622.75	484.22	1,193.09	1,100.74	917.28	826.18	642.72	1,299.17	1,199.33	999.65	899.81	700.13
80	988.42	912.29	760.03	683.90	531.65	1,305.41	1,204.32	1,003.39	902.30	702.62	1,413.98	1,305.41	1,087.01	979.68	761.28
81	1,057.06	977.18	813.70	732.58	569.09	1,396.51	1,287.94	1,073.28	965.95	751.30	1,512.58	1,396.51	1,163.14	1,047.07	813.70
82	1,136.93	1,050.82	874.85	787.49	612.77	1,500.10	1,384.03	1,154.40	1,038.34	808.70	1,626.14	1,501.34	1,250.50	1,125.70	874.85
83	1,228.03	1,134.43	944.74	851.14	661.44	1,619.90	1,496.35	1,246.75	1,120.70	872.35	1,755.94	1,621.15	1,350.34	1,215.55	944.74
84	1,332.86	1,230.53	1,024.61	923.52	717.60	1,757.18	1,623.65	1,352.83	1,216.80	947.23	1,905.70	1,758.43	1,466.40	1,319.14	1,027.10
85	1,452.67	1,340.35	1,116.96	1,005.89	782.50	1,915.68	1,768.42	1,475.14	1,326.62	1,032.10	2,076.67	1,916.93	1,597.44	1,437.70	1,118.21
86	1,583.71	1,461.41	1,218.05	1,095.74	852.38	2,089.15	1,928.16	1,607.42	1,446.43	1,125.70	2,263.87	2,090.40	1,740.96	1,566.24	1,219.30
87	1,725.98	1,593.70	1,327.87	1,194.34	929.76	2,276.35	2,101.63	1,750.94	1,576.22	1,225.54	2,467.30	2,277.60	1,898.21	1,708.51	1,329.12
88	1,880.74	1,735.97	1,446.43	1,302.91	1,012.13	2,481.02	2,290.08	1,908.19	1,718.50	1,335.36	2,689.44	2,482.27	2,069.18	1,862.02	1,448.93
89	2,050.46	1,891.97	1,577.47	1,418.98	1,104.48	2,705.66	2,497.25	2,080.42	1,872.00	1,456.42	2,931.55	2,705.66	2,255.14	2,029.25	1,578.72
90	2,235.17	2,062.94	1,719.74	1,547.52	1,204.32	2,947.78	2,721.89	2,267.62	2,040.48	1,587.46	3,194.88	2,949.02	2,457.31	2,211.46	1,719.74
91	2,436.10	2,248.90	1,874.50	1,687.30	1,311.65	3,214.85	2,966.50	2,472.29	2,223.94	1,730.98	3,483.17	3,214.85	2,679.46	2,411.14	1,875.74
92	2,655.74	2,451.07	2,042.98	1,838.30	1,430.21	3,503.14	3,233.57	2,694.43	2,424.86	1,885.73	3,796.42	3,504.38	2,920.32	2,628.29	2,044.22
93	2,895.36	2,671.97	2,226.43	2,004.29	1,558.75	3,817.63	3,524.35	2,937.79	2,643.26	2,056.70	4,138.37	3,820.13	3,183.65	2,865.41	2,228.93
94	3,154.94	2,911.58	2,427.36	2,184.00	1,699.78	4,162.08	3,842.59	3,201.12	2,881.63	2,241.41	4,510.27	4,163.33	3,469.44	3,122.50	2,428.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	69.89	64.90	53.66	47.42	37.44	106.08	98.59	81.12	73.63	57.41	143.52	132.29	109.82	99.84	77.38
25-29	74.88	68.64	57.41	52.42	39.94	114.82	106.08	88.61	79.87	62.40	154.75	142.27	118.56	107.33	83.62
30-34	81.12	74.88	61.15	54.91	42.43	123.55	113.57	94.85	84.86	66.14	165.98	152.26	127.30	114.82	88.61
35-39	86.11	79.87	67.39	59.90	47.42	132.29	122.30	102.34	91.10	71.14	178.46	164.74	137.28	123.55	96.10
40-44	93.60	86.11	71.14	64.90	49.92	142.27	131.04	109.82	98.59	77.38	192.19	177.22	147.26	132.29	103.58
45	94.85	88.61	73.63	66.14	51.17	144.77	133.54	111.07	101.09	77.38	195.94	180.96	151.01	136.03	106.08
46	96.10	88.61	73.63	66.14	51.17	144.77	134.78	111.07	101.09	77.38	198.43	182.21	152.26	137.28	106.08
47	96.10	88.61	73.63	66.14	51.17	144.77	134.78	111.07	101.09	77.38	200.93	184.70	153.50	138.53	107.33
48	96.10	88.61	74.88	67.39	52.42	144.77	134.78	112.32	101.09	78.62	202.18	187.20	156.00	139.78	109.82
49	96.10	88.61	74.88	67.39	52.42	144.77	134.78	112.32	101.09	78.62	204.67	188.45	157.25	141.02	109.82
50	97.34	88.61	74.88	67.39	52.42	144.77	134.78	112.32	101.09	78.62	205.92	190.94	159.74	143.52	112.32
51	99.84	91.10	76.13	68.64	53.66	149.76	138.53	116.06	103.58	81.12	208.42	193.44	160.99	144.77	112.32
52	102.34	93.60	78.62	69.89	54.91	153.50	142.27	118.56	107.33	83.62	212.16	195.94	163.49	146.02	114.82
53	103.58	96.10	79.87	72.38	56.16	158.50	146.02	122.30	109.82	86.11	215.90	198.43	165.98	148.51	116.06
54	106.08	97.34	81.12	73.63	57.41	163.49	151.01	124.80	112.32	87.36	218.40	202.18	167.23	151.01	117.31
55	108.58	99.84	82.37	74.88	57.41	167.23	153.50	128.54	116.06	89.86	220.90	203.42	169.73	152.26	118.56
56	117.31	107.33	88.61	81.12	62.40	180.96	165.98	138.53	124.80	97.34	233.38	215.90	180.96	162.24	127.30
57	124.80	116.06	96.10	87.36	67.39	193.44	178.46	148.51	133.54	103.58	247.10	228.38	189.70	170.98	132.29
58	133.54	123.55	102.34	92.35	71.14	205.92	189.70	158.50	142.27	111.07	259.58	239.62	199.68	180.96	139.78
59	142.27	131.04	109.82	98.59	77.38	218.40	202.18	168.48	152.26	118.56	272.06	250.85	209.66	188.45	147.26
60	151.01	138.53	116.06	103.58	81.12	230.88	214.66	178.46	159.74	124.80	285.79	264.58	219.65	197.18	153.50
61	162.24	151.01	124.80	112.32	87.36	249.60	229.63	192.19	172.22	134.78	307.01	282.05	235.87	212.16	164.74
62	174.72	160.99	134.78	121.06	94.85	265.82	245.86	204.67	184.70	143.52	326.98	300.77	250.85	225.89	175.97
63	187.20	172.22	143.52	129.79	101.09	283.30	262.08	218.40	195.94	153.50	346.94	320.74	267.07	240.86	187.20
64	198.43	183.46	152.26	137.28	106.08	300.77	278.30	230.88	208.42	162.24	368.16	339.46	283.30	254.59	198.43
65	209.66	194.69	160.99	144.77	112.32	318.24	293.28	244.61	220.90	170.98	388.13	358.18	298.27	268.32	208.42
66	237.12	218.40	182.21	164.74	127.30	355.68	329.47	273.31	245.86	190.94	426.82	393.12	329.47	295.78	230.88
67	264.58	244.61	203.42	182.21	142.27	393.12	363.17	302.02	272.06	210.91	465.50	429.31	358.18	321.98	250.85
68	290.78	268.32	223.39	202.18	156.00	430.56	398.11	331.97	298.27	232.13	504.19	465.50	388.13	349.44	272.06
69	318.24	293.28	244.61	220.90	170.98	469.25	433.06	360.67	324.48	252.10	542.88	501.70	418.08	375.65	293.28
70	344.45	318.24	265.82	238.37	185.95	506.69	468.00	389.38	350.69	272.06	582.82	536.64	448.03	403.10	313.25
71	399.36	368.16	307.01	275.81	214.66	576.58	532.90	443.04	399.36	310.75	655.20	605.28	504.19	454.27	353.18
72	451.78	416.83	348.19	313.25	243.36	647.71	597.79	497.95	448.03	348.19	728.83	672.67	561.60	505.44	393.12
73	505.44	466.75	388.13	350.69	272.06	717.60	661.44	551.62	496.70	385.63	802.46	740.06	617.76	555.36	433.06
74	559.10	515.42	429.31	386.88	300.77	788.74	727.58	605.28	545.38	424.32	876.10	809.95	673.92	606.53	471.74
75	611.52	565.34	470.50	424.32	329.47	858.62	792.48	660.19	594.05	461.76	949.73	877.34	731.33	657.70	511.68
76	697.63	643.97	536.64	484.22	375.65	969.70	894.82	746.30	671.42	522.91	1,064.54	982.18	817.44	736.32	572.83
77	796.22	733.82	611.52	550.37	428.06	1,095.74	1,012.13	843.65	758.78	590.30	1,191.84	1,099.49	916.03	824.93	641.47
78	891.07	823.68	685.15	617.76	479.23	1,216.80	1,123.20	936.00	842.40	655.20	1,311.65	1,210.56	1,008.38	907.30	706.37
79	979.68	904.80	753.79	678.91	527.90	1,326.62	1,224.29	1,020.86	917.28	715.10	1,415.23	1,306.66	1,088.26	979.68	761.28
80	1,058.30	977.18	814.94	732.58	570.34	1,432.70	1,321.63	1,100.74	992.16	770.02	1,528.80	1,411.49	1,176.86	1,058.30	823.68
81	1,133.18	1,045.82	872.35	783.74	610.27	1,532.54	1,413.98	1,178.11	1,060.80	824.93	1,636.13	1,510.08	1,257.98	1,133.18	881.09
82	1,218.05	1,124.45	937.25	843.65	656.45	1,647.36	1,520.06	1,267.97	1,140.67	887.33	1,758.43	1,623.65	1,352.83	1,218.05	947.23
83	1,315.39	1,214.30	1,012.13	909.79	708.86	1,778.40	1,642.37	1,369.06	1,231.78	958.46	1,899.46	1,753.44	1,460.16	1,314.14	1,022.11
84	1,426.46	1,317.89	1,098.24	987.17	768.77	1,930.66	1,782.14	1,485.12	1,336.61	1,039.58	2,060.45	1,901.95	1,584.96	1,426.46	1,109.47
85	1,555.01	1,436.45	1,196.83	1,077.02	837.41	2,104.13	1,941.89	1,618.66	1,456.42	1,133.18	2,245.15	2,072.93	1,728.48	1,555.01	1,210.56
86	1,694.78	1,564.99	1,304.16	1,174.37	913.54	2,293.82	2,117.86	1,764.67	1,587.46	1,235.52	2,448.58	2,260.13	1,883.23	1,694.78	1,317.89
87	1,848.29	1,706.02	1,421.47	1,279.20	994.66	2,499.74	2,307.55	1,923.17	1,729.73	1,346.59	2,669.47	2,463.55	2,052.96	1,848.29	1,437.70
88	2,014.27	1,859.52	1,550.02	1,395.26	1,084.51	2,725.63	2,514.72	2,096.64	1,885.73	1,467.65	2,909.09	2,684.45	2,237.66	2,013.02	1,566.24
89	2,196.48	2,026.75	1,688.54	1,520.06	1,181.86	2,970.24	2,740.61	2,285.09	2,055.46	1,599.94	3,171.17	2,926.56	2,438.59	2,195.23	1,707.26
90	2,393.66	2,210.21	1,842.05	1,657.34	1,289.18	3,237.31	2,987.71	2,489.76	2,241.41	1,743.46	3,455.71	3,189.89	2,658.24	2,392.42	1,860.77
91	2,608.32	2,408.64	2,006.78	1,807.10	1,405.25	3,528.10	3,257.28	2,714.40	2,443.58	1,900.70	3,766.46	3,476.93	2,896.61	2,607.07	2,028.00
92	2,844.19	2,624.54	2,187.74	1,969.34	1,531.30	3,846.34	3,550.56	2,959.01	2,663.23	2,071.68	4,105.92	3,790.18	3,157.44	2,842.94	2,210.21
93	3,100.03	2,860.42	2,384.93	2,146.56	1,669.82	4,192.03	3,870.05	3,224.83	2,902.85	2,257.63	4,475.33	4,130.88	3,441.98	3,098.78	2,409.89
94	3,378.34	3,118.75	2,599.58	2,338.75	1,819.58	4,570.18	4,218.24	3,515.62	3,163.68	2,461.06	4,878.43	4,502.78	3,751.49	3,377.09	2,625.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	74.88	68.64	57.41	51.17	39.94	116.06	107.33	88.61	81.12	62.40	152.26	141.02	117.31	106.08	82.37
25-29	79.87	73.63	61.15	54.91	42.43	124.80	114.82	96.10	86.11	67.39	164.74	152.26	126.05	113.57	88.61
30-34	86.11	79.87	66.14	59.90	46.18	133.54	123.55	102.34	92.35	71.14	177.22	163.49	136.03	122.30	94.85
35-39	92.35	84.86	71.14	63.65	49.92	144.77	132.29	111.07	99.84	77.38	189.70	174.72	146.02	131.04	102.34
40-44	99.84	91.10	76.13	68.64	53.66	154.75	143.52	118.56	107.33	83.62	204.67	188.45	157.25	141.02	109.82
45	101.09	93.60	77.38	69.89	53.66	158.50	146.02	122.30	109.82	86.11	208.42	192.19	159.74	144.77	112.32
46	102.34	93.60	78.62	69.89	54.91	158.50	146.02	122.30	109.82	86.11	209.66	194.69	162.24	144.77	113.57
47	102.34	94.85	78.62	71.14	54.91	158.50	146.02	122.30	109.82	86.11	212.16	195.94	163.49	147.26	114.82
48	102.34	94.85	78.62	71.14	54.91	159.74	146.02	122.30	109.82	86.11	214.66	198.43	165.98	148.51	116.06
49	102.34	94.85	79.87	71.14	56.16	159.74	146.02	122.30	109.82	86.11	215.90	199.68	165.98	149.76	116.06
50	102.34	96.10	79.87	71.14	56.16	159.74	146.02	122.30	109.82	86.11	218.40	202.18	167.23	152.26	117.31
51	104.83	96.10	81.12	73.63	57.41	164.74	152.26	126.05	113.57	88.61	220.90	203.42	169.73	152.26	118.56
52	107.33	98.59	82.37	74.88	57.41	168.48	156.00	129.79	117.31	91.10	223.39	207.17	172.22	154.75	121.06
53	109.82	101.09	83.62	74.88	58.66	173.47	159.74	133.54	119.81	93.60	225.89	208.42	173.47	157.25	121.06
54	111.07	102.34	86.11	77.38	59.90	178.46	164.74	137.28	123.55	96.10	229.63	210.91	175.97	158.50	123.55
55	113.57	103.58	87.36	78.62	61.15	183.46	168.48	141.02	127.30	98.59	230.88	214.66	178.46	159.74	124.80
56	122.30	112.32	93.60	83.62	66.14	197.18	182.21	152.26	137.28	106.08	247.10	228.38	189.70	170.98	132.29
57	131.04	119.81	101.09	89.86	71.14	210.91	194.69	162.24	146.02	113.57	262.08	242.11	202.18	180.96	141.02
58	138.53	128.54	107.33	96.10	74.88	224.64	208.42	173.47	156.00	121.06	277.06	255.84	213.41	192.19	149.76
59	147.26	137.28	113.57	102.34	79.87	238.37	220.90	183.46	165.98	128.54	292.03	269.57	224.64	202.18	157.25
60	156.00	144.77	119.81	108.58	83.62	253.34	233.38	194.69	174.72	136.03	308.26	283.30	237.12	213.41	165.98
61	170.98	157.25	131.04	117.31	92.35	270.82	249.60	208.42	187.20	146.02	329.47	304.51	253.34	228.38	177.22
62	184.70	169.73	142.27	127.30	99.84	287.04	265.82	222.14	199.68	156.00	351.94	325.73	272.06	244.61	190.94
63	198.43	183.46	152.26	137.28	106.08	305.76	280.80	234.62	210.91	164.74	375.65	345.70	288.29	259.58	202.18
64	212.16	195.94	163.49	147.26	114.82	321.98	297.02	248.35	223.39	173.47	398.11	366.91	305.76	275.81	214.66
65	225.89	208.42	173.47	157.25	121.06	339.46	313.25	260.83	235.87	182.21	420.58	388.13	323.23	290.78	225.89
66	255.84	235.87	195.94	177.22	137.28	380.64	350.69	293.28	263.33	205.92	463.01	426.82	355.68	320.74	249.60
67	284.54	263.33	218.40	197.18	153.50	420.58	389.38	324.48	292.03	227.14	504.19	465.50	388.13	349.44	272.06
68	314.50	289.54	240.86	217.15	168.48	463.01	426.82	355.68	320.74	249.60	546.62	504.19	420.58	378.14	294.53
69	343.20	315.74	264.58	237.12	184.70	504.19	464.26	386.88	349.44	270.82	589.06	542.88	453.02	406.85	316.99
70	371.90	343.20	287.04	258.34	200.93	544.13	502.94	419.33	376.90	293.28	630.24	582.82	484.22	435.55	339.46
71	428.06	395.62	329.47	297.02	230.88	620.26	572.83	477.98	429.31	334.46	710.11	653.95	545.38	491.71	381.89
72	485.47	449.28	374.40	335.71	262.08	696.38	643.97	536.64	482.98	375.65	788.74	727.58	605.28	545.38	424.32
73	542.88	501.70	418.08	376.90	293.28	775.01	713.86	595.30	535.39	416.83	866.11	799.97	667.68	600.29	468.00
74	600.29	555.36	463.01	415.58	324.48	851.14	784.99	653.95	589.06	458.02	944.74	873.60	727.58	653.95	509.18
75	657.70	607.78	505.44	455.52	354.43	927.26	856.13	712.61	641.47	499.20	1,024.61	944.74	788.74	710.11	551.62
76	750.05	692.64	576.58	520.42	403.10	1,047.07	967.20	806.21	725.09	564.10	1,148.16	1,058.30	882.34	794.98	617.76
77	854.88	788.74	657.70	591.55	460.51	1,184.35	1,093.25	909.79	818.69	636.48	1,284.19	1,185.60	988.42	889.82	691.39
78	958.46	884.83	737.57	662.69	516.67	1,314.14	1,213.06	1,010.88	908.54	707.62	1,412.74	1,305.41	1,087.01	978.43	761.28
79	1,053.31	972.19	809.95	730.08	566.59	1,432.70	1,321.63	1,100.74	992.16	770.02	1,526.30	1,408.99	1,174.37	1,057.06	822.43
80	1,138.18	1,050.82	874.85	788.74	612.77	1,546.27	1,427.71	1,190.59	1,070.78	833.66	1,648.61	1,522.56	1,267.97	1,141.92	887.33
81	1,218.05	1,124.45	937.25	843.65	656.45	1,654.85	1,527.55	1,272.96	1,145.66	891.07	1,764.67	1,628.64	1,356.58	1,220.54	949.73
82	1,309.15	1,208.06	1,007.14	906.05	705.12	1,778.40	1,642.37	1,369.06	1,231.78	958.46	1,896.96	1,750.94	1,458.91	1,312.90	1,020.86
83	1,413.98	1,305.41	1,087.01	979.68	761.28	1,920.67	1,773.41	1,477.63	1,330.37	1,034.59	2,047.97	1,890.72	1,574.98	1,417.73	1,101.98
84	1,533.79	1,416.48	1,179.36	1,062.05	826.18	2,084.16	1,924.42	1,603.68	1,443.94	1,123.20	2,222.69	2,051.71	1,708.51	1,538.78	1,195.58
85	1,672.32	1,543.78	1,285.44	1,156.90	899.81	2,272.61	2,096.64	1,748.45	1,573.73	1,224.29	2,422.37	2,236.42	1,863.26	1,677.31	1,304.16
86	1,822.08	1,682.30	1,401.50	1,261.73	980.93	2,477.28	2,286.34	1,905.70	1,714.75	1,334.11	2,640.77	2,436.10	2,030.50	1,828.32	1,421.47
87	1,985.57	1,833.31	1,527.55	1,375.30	1,069.54	2,699.42	2,492.26	2,076.67	1,869.50	1,453.92	2,877.89	2,655.74	2,213.95	1,991.81	1,550.02
88	2,165.28	1,998.05	1,666.08	1,498.85	1,166.88	2,942.78	2,716.90	2,263.87	2,037.98	1,584.96	3,136.22	2,895.36	2,413.63	2,171.52	1,689.79
89	2,359.97	2,179.01	1,814.59	1,633.63	1,270.46	3,207.36	2,960.26	2,467.30	2,220.19	1,727.23	3,419.52	3,156.19	2,629.54	2,366.21	1,840.80
90	2,572.13	2,373.70	1,978.08	1,780.90	1,385.28	3,496.90	3,227.33	2,689.44	2,421.12	1,883.23	3,726.53	3,440.74	2,866.66	2,579.62	2,006.78
91	2,804.26	2,588.35	2,156.54	1,941.89	1,510.08	3,811.39	3,518.11	2,931.55	2,638.27	2,051.71	4,062.24	3,750.24	3,124.99	2,811.74	2,187.74
92	3,056.35	2,820.48	2,351.23	2,116.61	1,646.11	4,154.59	3,835.10	3,194.88	2,875.39	2,236.42	4,427.90	4,087.20	3,405.79	3,066.34	2,383.68
93	3,330.91	3,075.07	2,563.39	2,306.30	1,794.62	4,527.74	4,179.55	3,483.17	3,134.98	2,438.59	4,827.26	4,455.36	3,712.80	3,342.14	2,599.58
94	3,631.68	3,352.13	2,793.02	2,514.72	1,955.62	4,934.59	4,556.45	3,796.42	3,417.02	2,656.99	5,260.32	4,855.97	4,047.26	3,641.66	2,832.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.37	76.13	63.65	57.41	44.93	128.54	118.56	98.59	88.61	68.64	169.73	157.25	131.04	117.31	92.35
25-29	88.61	81.12	67.39	61.15	47.42	138.53	127.30	106.08	96.10	74.88	182.21	168.48	139.78	126.05	97.34
30-34	96.10	88.61	73.63	66.14	51.17	148.51	138.53	114.82	102.34	79.87	195.94	180.96	151.01	136.03	106.08
35-39	102.34	94.85	78.62	71.14	54.91	159.74	147.26	123.55	109.82	86.11	210.91	194.69	162.24	146.02	113.57
40-44	109.82	102.34	84.86	76.13	59.90	172.22	159.74	132.29	118.56	92.35	227.14	209.66	174.72	157.25	122.30
45	112.32	103.58	86.11	77.38	59.90	174.72	162.24	134.78	121.06	94.85	230.88	213.41	178.46	159.74	124.80
46	112.32	103.58	87.36	78.62	61.15	175.97	162.24	134.78	122.30	94.85	233.38	215.90	179.71	160.99	126.05
47	113.57	103.58	87.36	78.62	61.15	175.97	162.24	136.03	122.30	94.85	235.87	217.15	180.96	163.49	127.30
48	113.57	104.83	87.36	78.62	61.15	175.97	162.24	136.03	122.30	94.85	237.12	219.65	183.46	164.74	128.54
49	113.57	104.83	88.61	78.62	62.40	175.97	162.24	136.03	122.30	94.85	239.62	222.14	184.70	165.98	129.79
50	114.82	106.08	88.61	79.87	62.40	175.97	163.49	136.03	122.30	94.85	243.36	223.39	187.20	167.23	131.04
51	117.31	108.58	89.86	81.12	62.40	180.96	167.23	139.78	126.05	97.34	244.61	227.14	188.45	169.73	132.29
52	118.56	109.82	91.10	82.37	63.65	187.20	173.47	144.77	129.79	101.09	248.35	229.63	190.94	172.22	133.54
53	121.06	111.07	93.60	83.62	66.14	193.44	178.46	148.51	133.54	103.58	250.85	232.13	193.44	173.47	136.03
54	123.55	113.57	94.85	84.86	66.14	198.43	182.21	152.26	137.28	106.08	254.59	234.62	194.69	175.97	136.03
55	124.80	116.06	96.10	87.36	67.39	203.42	187.20	156.00	141.02	109.82	257.09	237.12	197.18	178.46	138.53
56	134.78	124.80	103.58	93.60	72.38	218.40	202.18	168.48	152.26	118.56	273.31	252.10	210.91	189.70	147.26
57	144.77	133.54	111.07	99.84	77.38	234.62	215.90	180.96	162.24	127.30	290.78	268.32	223.39	202.18	156.00
58	153.50	142.27	118.56	107.33	83.62	250.85	229.63	192.19	173.47	134.78	308.26	284.54	237.12	213.41	165.98
59	163.49	152.26	126.05	113.57	88.61	265.82	244.61	204.67	183.46	143.52	324.48	299.52	249.60	224.64	174.72
60	173.47	159.74	133.54	119.81	93.60	280.80	259.58	215.90	194.69	151.01	341.95	314.50	262.08	237.12	183.46
61	188.45	173.47	144.77	131.04	101.09	300.77	277.06	230.88	208.42	162.24	365.66	338.21	282.05	253.34	197.18
62	204.67	188.45	157.25	142.27	109.82	319.49	294.53	245.86	220.90	172.22	391.87	361.92	300.77	270.82	210.91
63	220.90	203.42	169.73	152.26	118.56	338.21	313.25	259.58	234.62	182.21	416.83	384.38	320.74	288.29	224.64
64	235.87	217.15	180.96	163.49	127.30	356.93	329.47	274.56	247.10	192.19	441.79	406.85	339.46	305.76	237.12
65	250.85	232.13	193.44	173.47	136.03	376.90	348.19	289.54	260.83	202.18	466.75	430.56	358.18	323.23	250.85
66	283.30	262.08	218.40	195.94	153.50	421.82	389.38	324.48	293.28	227.14	512.93	474.24	394.37	355.68	275.81
67	315.74	292.03	243.36	218.40	170.98	468.00	431.81	359.42	323.23	252.10	560.35	516.67	430.56	386.88	302.02
68	348.19	321.98	267.07	240.86	187.20	512.93	474.24	394.37	355.68	275.81	606.53	560.35	466.75	420.58	326.98
69	380.64	350.69	293.28	263.33	205.92	559.10	515.42	429.31	386.88	300.77	653.95	602.78	502.94	451.78	351.94
70	413.09	380.64	316.99	285.79	222.14	605.28	557.86	464.26	418.08	324.48	700.13	646.46	537.89	484.22	376.90
71	476.74	439.30	365.66	329.47	255.84	690.14	636.48	530.40	477.98	371.90	787.49	726.34	605.28	545.38	424.32
72	540.38	499.20	414.34	373.15	289.54	775.01	715.10	595.30	535.39	416.83	874.85	807.46	672.67	605.28	470.50
73	604.03	556.61	463.01	418.08	324.48	859.87	793.73	661.44	595.30	463.01	962.21	887.33	740.06	666.43	517.92
74	667.68	615.26	512.93	461.76	359.42	944.74	872.35	726.34	653.95	507.94	1,050.82	968.45	807.46	726.34	565.34
75	730.08	675.17	562.85	505.44	394.37	1,029.60	949.73	791.23	712.61	554.11	1,136.93	1,050.82	874.85	787.49	612.77
76	832.42	767.52	640.22	576.58	448.03	1,163.14	1,073.28	894.82	804.96	626.50	1,274.21	1,175.62	979.68	881.09	686.40
77	949.73	876.10	730.08	656.45	511.68	1,314.14	1,213.06	1,010.88	909.79	707.62	1,426.46	1,316.64	1,096.99	987.17	767.52
78	1,063.30	980.93	817.44	736.32	572.83	1,458.91	1,346.59	1,121.95	1,009.63	784.99	1,568.74	1,447.68	1,206.82	1,085.76	844.90
79	1,169.38	1,079.52	899.81	809.95	630.24	1,589.95	1,467.65	1,223.04	1,100.74	856.13	1,693.54	1,564.99	1,304.16	1,173.12	913.54
80	1,262.98	1,165.63	972.19	873.60	680.16	1,717.25	1,584.96	1,320.38	1,189.34	924.77	1,829.57	1,689.79	1,407.74	1,266.72	985.92
81	1,351.58	1,248.00	1,039.58	936.00	727.58	1,837.06	1,696.03	1,412.74	1,271.71	988.42	1,958.11	1,807.10	1,506.34	1,355.33	1,054.56
82	1,452.67	1,340.35	1,116.96	1,005.89	782.50	1,975.58	1,823.33	1,518.82	1,367.81	1,063.30	2,105.38	1,943.14	1,619.90	1,457.66	1,134.43
83	1,568.74	1,447.68	1,206.82	1,085.76	844.90	2,132.83	1,969.34	1,641.12	1,476.38	1,149.41	2,273.86	2,097.89	1,749.70	1,573.73	1,224.29
84	1,702.27	1,571.23	1,309.15	1,178.11	916.03	2,315.04	2,136.58	1,779.65	1,602.43	1,245.50	2,466.05	2,277.60	1,898.21	1,708.51	1,329.12
85	1,855.78	1,713.50	1,426.46	1,284.19	998.40	2,522.21	2,328.77	1,940.64	1,745.95	1,359.07	2,689.44	2,482.27	2,069.18	1,862.02	1,448.93
86	2,021.76	1,867.01	1,556.26	1,400.26	1,089.50	2,749.34	2,538.43	2,115.36	1,903.20	1,481.38	2,931.55	2,705.66	2,253.89	2,029.25	1,577.47
87	2,203.97	2,034.24	1,696.03	1,526.30	1,186.85	2,996.45	2,766.82	2,305.06	2,075.42	1,613.66	3,194.88	2,949.02	2,457.31	2,211.46	1,719.74
88	2,402.40	2,217.70	1,848.29	1,663.58	1,294.18	3,267.26	3,016.42	2,513.47	2,261.38	1,759.68	3,483.17	3,214.85	2,678.21	2,411.14	1,874.50
89	2,619.55	2,417.38	2,014.27	1,813.34	1,410.24	3,560.54	3,285.98	2,739.36	2,464.80	1,918.18	3,795.17	3,504.38	2,919.07	2,627.04	2,042.98
90	2,854.18	2,634.53	2,196.48	1,976.83	1,537.54	3,881.28	3,581.76	2,985.22	2,686.94	2,089.15	4,137.12	3,818.88	3,182.40	2,864.16	2,227.68
91	3,111.26	2,872.90	2,393.66	2,154.05	1,676.06	4,230.72	3,904.99	3,254.78	2,929.06	2,278.85	4,509.02	4,162.08	3,469.44	3,122.50	2,428.61
92	3,390.82	3,129.98	2,609.57	2,348.74	1,827.07	4,611.36	4,256.93	3,546.82	3,192.38	2,482.27	4,915.87	4,536.48	3,780.19	3,403.30	2,645.76
93	3,696.58	3,412.03	2,844.19	2,559.65	1,990.56	5,025.70	4,640.06	3,866.30	3,479.42	2,706.91	5,357.66	4,945.82	4,120.90	3,709.06	2,884.13
94	4,029.79	3,720.29	3,100.03	2,790.53	2,170.27	5,478.72	5,056.90	4,214.50	3,793.92	2,950.27	5,839.39	5,391.36	4,492.80	4,042.27	3,144.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	88.61	81.12	67.39	61.15	47.42	138.53	127.30	106.08	96.10	74.88	180.96	167.23	139.78	126.05	97.34
25-29	96.10	88.61	73.63	66.14	51.17	148.51	137.28	113.57	102.34	79.87	194.69	180.96	151.01	136.03	106.08
30-34	102.34	94.85	78.62	71.14	54.91	159.74	147.26	123.55	109.82	86.11	209.66	194.69	160.99	144.77	112.32
35-39	109.82	102.34	84.86	76.13	59.90	172.22	158.50	131.04	118.56	92.35	225.89	208.42	173.47	156.00	121.06
40-44	117.31	109.82	91.10	81.12	63.65	184.70	169.73	142.27	127.30	99.84	243.36	223.39	187.20	168.48	131.04
45	119.81	109.82	92.35	82.37	64.90	187.20	173.47	144.77	131.04	101.09	247.10	229.63	190.94	172.22	133.54
46	121.06	111.07	92.35	83.62	64.90	187.20	173.47	144.77	131.04	101.09	250.85	230.88	192.19	173.47	134.78
47	121.06	111.07	93.60	83.62	66.14	187.20	173.47	144.77	131.04	101.09	252.10	233.38	194.69	174.72	136.03
48	122.30	112.32	93.60	83.62	66.14	188.45	173.47	144.77	131.04	101.09	254.59	235.87	195.94	175.97	137.28
49	122.30	112.32	93.60	84.86	66.14	188.45	173.47	144.77	131.04	101.09	257.09	237.12	197.18	178.46	138.53
50	122.30	113.57	94.85	84.86	66.14	188.45	173.47	144.77	131.04	101.09	259.58	239.62	199.68	179.71	139.78
51	124.80	116.06	96.10	86.11	67.39	194.69	179.71	149.76	134.78	104.83	263.33	243.36	202.18	180.96	141.02
52	127.30	117.31	97.34	88.61	68.64	200.93	184.70	153.50	138.53	107.33	265.82	244.61	204.67	183.46	143.52
53	129.79	119.81	99.84	89.86	69.89	205.92	189.70	158.50	142.27	111.07	268.32	248.35	207.17	185.95	144.77
54	131.04	122.30	102.34	91.10	71.14	212.16	194.69	163.49	146.02	114.82	272.06	250.85	208.42	187.20	146.02
55	134.78	123.55	102.34	93.60	71.14	217.15	200.93	167.23	151.01	117.31	274.56	253.34	210.91	189.70	147.26
56	144.77	133.54	111.07	99.84	77.38	234.62	215.90	180.96	162.24	127.30	293.28	270.82	224.64	202.18	157.25
57	154.75	143.52	118.56	107.33	83.62	250.85	230.88	193.44	173.47	136.03	310.75	287.04	239.62	215.90	167.23
58	165.98	152.26	127.30	114.82	88.61	267.07	247.10	205.92	185.95	144.77	329.47	303.26	253.34	228.38	177.22
59	174.72	162.24	134.78	121.06	94.85	284.54	262.08	218.40	195.94	153.50	346.94	320.74	267.07	240.86	187.20
60	185.95	172.22	143.52	128.54	101.09	300.77	278.30	230.88	208.42	162.24	364.42	336.96	280.80	252.10	197.18
61	202.18	187.20	156.00	139.78	109.82	321.98	295.78	247.10	223.39	173.47	393.12	361.92	300.77	272.06	210.91
62	218.40	202.18	168.48	152.26	118.56	341.95	314.50	263.33	237.12	184.70	419.33	385.63	321.98	289.54	225.89
63	235.87	217.15	180.96	163.49	127.30	361.92	334.46	279.55	250.85	195.94	445.54	411.84	343.20	308.26	240.86
64	252.10	233.38	194.69	174.72	136.03	383.14	353.18	294.53	265.82	205.92	471.74	435.55	364.42	326.98	254.59
65	269.57	248.35	207.17	187.20	144.77	403.10	371.90	309.50	279.55	217.15	499.20	460.51	384.38	345.70	269.57
66	303.26	279.55	233.38	209.66	163.49	451.78	416.83	348.19	313.25	243.36	549.12	506.69	421.82	379.39	295.78
67	338.21	312.00	259.58	234.62	182.21	500.45	463.01	385.63	346.94	269.57	599.04	552.86	460.51	414.34	321.98
68	371.90	343.20	287.04	258.34	200.93	549.12	506.69	421.82	379.39	295.78	648.96	599.04	499.20	449.28	349.44
69	406.85	375.65	313.25	282.05	219.65	597.79	551.62	460.51	414.34	321.98	698.88	645.22	537.89	484.22	376.90
70	441.79	406.85	339.46	305.76	237.12	646.46	597.79	497.95	448.03	348.19	748.80	691.39	576.58	519.17	403.10
71	509.18	470.50	391.87	353.18	274.56	737.57	681.41	567.84	510.43	398.11	842.40	777.50	647.71	584.06	453.02
72	576.58	534.14	444.29	399.36	310.75	828.67	765.02	637.73	574.08	446.78	936.00	864.86	720.10	647.71	504.19
73	645.22	596.54	496.70	446.78	348.19	919.78	848.64	707.62	636.48	495.46	1,029.60	950.98	792.48	712.61	555.36
74	713.86	658.94	547.87	494.21	383.14	1,009.63	932.26	776.26	698.88	542.88	1,123.20	1,035.84	864.86	777.50	605.28
75	781.25	721.34	601.54	541.63	420.58	1,100.74	1,015.87	846.14	762.53	592.80	1,216.80	1,123.20	936.00	842.40	655.20
76	891.07	822.43	685.15	616.51	479.23	1,244.26	1,149.41	957.22	861.12	670.18	1,362.82	1,257.98	1,048.32	943.49	733.82
77	1,014.62	937.25	781.25	703.87	546.62	1,405.25	1,297.92	1,080.77	973.44	756.29	1,526.30	1,408.99	1,174.37	1,057.06	822.43
78	1,136.93	1,050.82	874.85	787.49	612.77	1,560.00	1,440.19	1,200.58	1,079.52	839.90	1,679.81	1,550.02	1,291.68	1,163.14	904.80
79	1,250.50	1,155.65	962.21	866.11	673.92	1,701.02	1,569.98	1,307.90	1,178.11	916.03	1,813.34	1,673.57	1,395.26	1,255.49	977.18
80	1,351.58	1,248.00	1,039.58	936.00	727.58	1,837.06	1,696.03	1,412.74	1,271.71	988.42	1,958.11	1,807.10	1,506.34	1,355.33	1,054.56
81	1,446.43	1,334.11	1,111.97	1,000.90	778.75	1,965.60	1,814.59	1,511.33	1,361.57	1,058.30	2,095.39	1,934.40	1,612.42	1,451.42	1,128.19
82	1,553.76	1,433.95	1,195.58	1,075.78	837.41	2,112.86	1,950.62	1,624.90	1,462.66	1,136.93	2,252.64	2,079.17	1,733.47	1,560.00	1,213.06
83	1,678.56	1,550.02	1,290.43	1,161.89	903.55	2,281.34	2,106.62	1,755.94	1,579.97	1,229.28	2,433.60	2,245.15	1,870.75	1,684.80	1,309.15
84	1,820.83	1,681.06	1,401.50	1,261.73	980.93	2,476.03	2,286.34	1,905.70	1,714.75	1,334.11	2,639.52	2,436.10	2,030.50	1,828.32	1,421.47
85	1,984.32	1,832.06	1,526.30	1,374.05	1,068.29	2,698.18	2,492.26	2,075.42	1,868.26	1,452.67	2,876.64	2,655.74	2,212.70	1,991.81	1,548.77
86	2,164.03	1,998.05	1,664.83	1,497.60	1,165.63	2,941.54	2,715.65	2,262.62	2,036.74	1,583.71	3,136.22	2,895.36	2,412.38	2,171.52	1,688.54
87	2,358.72	2,176.51	1,814.59	1,632.38	1,270.46	3,207.36	2,960.26	2,466.05	2,220.19	1,725.98	3,419.52	3,156.19	2,629.54	2,366.21	1,840.80
88	2,570.88	2,372.45	1,976.83	1,779.65	1,384.03	3,495.65	3,226.08	2,689.44	2,419.87	1,883.23	3,726.53	3,439.49	2,866.66	2,579.62	2,006.78
89	2,801.76	2,585.86	2,155.30	1,940.64	1,508.83	3,808.90	3,516.86	2,931.55	2,637.02	2,051.71	4,062.24	3,748.99	3,123.74	2,811.74	2,186.50
90	3,053.86	2,819.23	2,349.98	2,114.11	1,644.86	4,153.34	3,833.86	3,193.63	2,875.39	2,235.17	4,426.66	4,085.95	3,405.79	3,065.09	2,383.68
91	3,328.42	3,072.58	2,560.90	2,305.06	1,792.13	4,526.50	4,178.30	3,481.92	3,133.73	2,437.34	4,826.02	4,454.11	3,711.55	3,340.90	2,598.34
92	3,629.18	3,349.63	2,790.53	2,512.22	1,953.12	4,933.34	4,553.95	3,795.17	3,415.78	2,656.99	5,259.07	4,854.72	4,046.02	3,641.66	2,831.71
93	3,956.16	3,651.65	3,042.62	2,738.11	2,130.34	5,378.88	4,964.54	4,137.12	3,724.03	2,896.61	5,733.31	5,292.77	4,409.18	3,969.89	3,086.30
94	4,310.59	3,979.87	3,315.94	2,985.22	2,321.28	5,861.86	5,411.33	4,509.02	4,058.50	3,156.19	6,248.74	5,768.26	4,807.30	4,325.57	3,364.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	98.59	91.10	76.13	67.39	53.66	153.50	142.27	118.56	107.33	83.62	203.42	187.20	157.25	141.02	109.82
25-29	106.08	97.34	81.12	73.63	57.41	165.98	152.26	127.30	114.82	88.61	218.40	202.18	168.48	152.26	118.56
30-34	114.82	104.83	88.61	79.87	62.40	178.46	164.74	137.28	123.55	96.10	235.87	217.15	180.96	163.49	127.30
35-39	123.55	113.57	94.85	84.86	66.14	192.19	177.22	147.26	132.29	103.58	253.34	233.38	194.69	174.72	136.03
40-44	132.29	122.30	102.34	91.10	71.14	205.92	190.94	159.74	143.52	112.32	272.06	250.85	208.42	188.45	146.02
45	134.78	123.55	102.34	93.60	71.14	209.66	194.69	162.24	144.77	113.57	278.30	255.84	213.41	192.19	149.76
46	134.78	123.55	103.58	93.60	72.38	209.66	194.69	162.24	144.77	113.57	279.55	258.34	215.90	194.69	151.01
47	136.03	124.80	103.58	93.60	72.38	210.91	194.69	162.24	144.77	113.57	283.30	260.83	217.15	195.94	152.26
48	136.03	124.80	104.83	94.85	73.63	210.91	194.69	162.24	146.02	113.57	285.79	263.33	219.65	197.18	153.50
49	137.28	126.05	104.83	94.85	73.63	210.91	194.69	162.24	146.02	113.57	288.29	265.82	222.14	199.68	156.00
50	137.28	126.05	104.83	94.85	73.63	210.91	194.69	162.24	146.02	113.57	290.78	268.32	223.39	202.18	156.00
51	139.78	129.79	107.33	96.10	74.88	217.15	200.93	167.23	151.01	117.31	293.28	272.06	225.89	203.42	158.50
52	142.27	131.04	109.82	98.59	77.38	223.39	207.17	173.47	154.75	121.06	298.27	274.56	229.63	205.92	160.99
53	144.77	133.54	111.07	101.09	77.38	229.63	213.41	177.22	159.74	123.55	300.77	278.30	230.88	208.42	162.24
54	147.26	136.03	113.57	102.34	79.87	237.12	218.40	182.21	164.74	127.30	304.51	280.80	234.62	210.91	164.74
55	151.01	138.53	116.06	103.58	81.12	244.61	224.64	187.20	168.48	131.04	308.26	284.54	237.12	213.41	165.98
56	162.24	149.76	123.55	112.32	86.11	262.08	242.11	202.18	180.96	141.02	328.22	303.26	252.10	227.14	175.97
57	173.47	159.74	133.54	119.81	93.60	280.80	259.58	215.90	194.69	151.01	348.19	321.98	268.32	240.86	188.45
58	184.70	170.98	142.27	128.54	99.84	299.52	277.06	229.63	208.42	160.99	369.41	340.70	283.30	255.84	198.43
59	195.94	180.96	151.01	136.03	106.08	318.24	293.28	244.61	220.90	170.98	389.38	358.18	299.52	269.57	209.66
60	208.42	192.19	159.74	144.77	112.32	335.71	310.75	258.34	233.38	180.96	409.34	378.14	314.50	283.30	219.65
61	227.14	208.42	173.47	157.25	121.06	359.42	331.97	277.06	249.60	193.44	439.30	405.60	336.96	304.51	235.87
62	244.61	225.89	188.45	169.73	132.29	383.14	353.18	293.28	265.82	205.92	469.25	433.06	360.67	324.48	252.10
63	264.58	244.61	202.18	182.21	141.02	405.60	374.40	312.00	280.80	218.40	499.20	460.51	384.38	345.70	269.57
64	282.05	260.83	217.15	194.69	152.26	428.06	395.62	329.47	297.02	230.88	529.15	487.97	406.85	365.66	284.54
65	300.77	278.30	230.88	208.42	162.24	451.78	416.83	346.94	313.25	243.36	559.10	515.42	429.31	386.88	300.77
66	339.46	314.50	260.83	235.87	182.21	505.44	466.75	389.38	350.69	272.06	615.26	567.84	472.99	425.57	330.72
67	378.14	349.44	290.78	262.08	203.42	560.35	517.92	430.56	388.13	302.02	670.18	619.01	516.67	464.26	361.92
68	416.83	385.63	321.98	288.29	225.89	615.26	567.84	472.99	425.57	330.72	726.34	670.18	559.10	502.94	391.87
69	456.77	420.58	350.69	315.74	245.86	668.93	619.01	514.18	463.01	359.42	782.50	722.59	602.78	541.63	421.82
70	494.21	456.77	380.64	343.20	267.07	725.09	668.93	556.61	501.70	389.38	838.66	775.01	645.22	580.32	451.78
71	570.34	526.66	439.30	394.37	307.01	824.93	762.53	635.23	571.58	444.29	943.49	871.10	725.09	653.95	507.94
72	647.71	597.79	497.95	448.03	348.19	927.26	856.13	713.86	641.47	499.20	1,048.32	967.20	806.21	725.09	564.10
73	722.59	667.68	555.36	500.45	389.38	1,029.60	950.98	792.48	712.61	555.36	1,153.15	1,064.54	887.33	798.72	621.50
74	798.72	737.57	614.02	552.86	429.31	1,130.69	1,043.33	869.86	782.50	609.02	1,257.98	1,161.89	967.20	871.10	677.66
75	874.85	808.70	673.92	605.28	471.74	1,233.02	1,138.18	948.48	853.63	663.94	1,362.82	1,257.98	1,048.32	943.49	733.82
76	997.15	921.02	767.52	690.14	537.89	1,394.02	1,286.69	1,072.03	964.70	750.05	1,526.30	1,408.99	1,174.37	1,057.06	822.43
77	1,136.93	1,050.82	874.85	787.49	612.77	1,573.73	1,453.92	1,211.81	1,090.75	848.64	1,708.51	1,578.72	1,315.39	1,184.35	921.02
78	1,274.21	1,175.62	979.68	881.09	686.40	1,748.45	1,613.66	1,344.10	1,210.56	940.99	1,880.74	1,735.97	1,446.43	1,301.66	1,012.13
79	1,401.50	1,292.93	1,078.27	969.70	755.04	1,905.70	1,758.43	1,465.15	1,319.14	1,025.86	2,030.50	1,874.50	1,562.50	1,405.25	1,093.25
80	1,513.82	1,396.51	1,163.14	1,048.32	813.70	2,057.95	1,899.46	1,582.46	1,425.22	1,108.22	2,193.98	2,025.50	1,687.30	1,517.57	1,180.61
81	1,618.66	1,495.10	1,245.50	1,120.70	872.35	2,201.47	2,032.99	1,693.54	1,523.81	1,185.60	2,346.24	2,166.53	1,805.86	1,624.90	1,264.22
82	1,740.96	1,607.42	1,339.10	1,205.57	937.25	2,366.21	2,184.00	1,820.83	1,638.62	1,274.21	2,522.21	2,328.77	1,940.64	1,745.95	1,359.07
83	1,879.49	1,735.97	1,446.43	1,301.66	1,012.13	2,555.90	2,358.72	1,965.60	1,769.66	1,376.54	2,725.63	2,514.72	2,096.64	1,885.73	1,467.65
84	2,040.48	1,883.23	1,568.74	1,411.49	1,098.24	2,773.06	2,559.65	2,132.83	1,920.67	1,492.61	2,956.51	2,728.13	2,273.86	2,046.72	1,591.20
85	2,223.94	2,052.96	1,709.76	1,538.78	1,196.83	3,023.90	2,790.53	2,325.02	2,092.90	1,627.39	3,222.34	2,973.98	2,478.53	2,231.42	1,734.72
86	2,422.37	2,237.66	1,863.26	1,678.56	1,304.16	3,294.72	3,041.38	2,534.69	2,281.34	1,774.66	3,511.87	3,242.30	2,701.92	2,431.10	1,891.97
87	2,642.02	2,438.59	2,031.74	1,828.32	1,422.72	3,591.74	3,314.69	2,761.82	2,486.02	1,933.15	3,828.86	3,533.09	2,945.28	2,650.75	2,061.70
88	2,879.14	2,656.99	2,215.20	1,993.06	1,551.26	3,914.98	3,612.96	3,011.42	2,710.66	2,107.87	4,173.31	3,851.33	3,209.86	2,889.12	2,246.40
89	3,137.47	2,896.61	2,414.88	2,172.77	1,691.04	4,266.91	3,938.69	3,282.24	2,954.02	2,297.57	4,548.96	4,198.27	3,498.14	3,149.95	2,448.58
90	3,420.77	3,157.44	2,632.03	2,367.46	1,842.05	4,650.05	4,293.12	3,578.02	3,219.84	2,504.74	4,958.30	4,576.42	3,813.89	3,433.25	2,669.47
91	3,729.02	3,441.98	2,867.90	2,580.86	2,008.03	5,069.38	4,678.75	3,900.00	3,510.62	2,730.62	5,403.84	4,989.50	4,157.09	3,741.50	2,910.34
92	4,063.49	3,751.49	3,126.24	2,812.99	2,188.99	5,526.14	5,100.58	4,250.69	3,825.12	2,975.23	5,890.56	5,437.54	4,530.24	4,077.22	3,171.17
93	4,430.40	4,089.70	3,407.04	3,066.34	2,384.93	6,022.85	5,559.84	4,633.82	4,169.57	3,243.55	6,420.96	5,926.75	4,939.58	4,445.38	3,458.21
94	4,828.51	4,457.86	3,715.30	3,342.14	2,600.83	6,565.73	6,060.29	5,050.66	4,545.22	3,535.58	6,997.54	6,460.90	5,383.87	4,844.74	3,768.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	187.80	176.42	147.96	130.89	102.44	295.93	273.16	227.64	204.87	159.34	404.05	369.91	307.31	273.16	216.25
25-29	189.15	173.38	141.86	131.35	99.83	294.23	273.21	225.93	204.91	157.62	399.31	367.79	309.99	278.47	215.42
30-34	185.90	176.12	146.76	127.20	102.74	293.53	269.07	225.04	205.47	156.55	401.16	366.91	308.21	273.96	215.26
35-39	190.27	172.15	144.97	131.38	99.67	294.47	271.81	226.51	203.86	158.56	398.66	366.95	303.53	271.81	212.92
40-44	187.57	170.90	141.72	129.22	100.04	291.78	270.94	225.09	200.08	158.40	391.82	362.64	300.12	270.94	208.42
45	181.41	165.63	138.03	122.25	98.59	280.00	256.34	212.96	193.24	149.86	378.59	347.04	291.83	260.28	205.07
46	177.96	166.36	139.28	123.80	96.72	274.68	251.47	212.78	189.57	150.88	379.14	348.19	290.16	259.21	205.05
47	178.90	163.68	137.03	121.80	95.16	270.25	251.22	209.35	186.51	148.45	376.83	346.38	289.29	258.84	201.74
48	179.71	160.99	138.53	123.55	97.34	269.57	247.10	205.92	187.20	146.02	370.66	344.45	288.29	258.34	202.18
49	175.52	160.89	135.30	120.67	95.07	263.28	244.99	204.77	182.83	142.61	369.32	343.72	281.56	255.96	197.46
50	171.92	161.18	132.53	121.78	93.13	261.47	239.98	200.58	179.09	139.69	365.34	336.69	279.38	254.30	197.00
51	172.45	158.37	133.74	119.66	95.02	260.43	239.32	200.60	179.49	140.77	369.53	337.86	281.55	253.39	197.08
52	172.22	158.45	130.89	120.56	93.00	258.34	237.67	199.78	179.11	141.22	365.11	337.56	282.45	251.45	196.34
53	167.86	157.78	130.93	117.50	90.64	255.14	235.00	198.07	177.93	137.64	362.57	335.71	278.64	251.78	194.71
54	168.03	154.85	128.49	118.61	88.96	253.69	233.93	197.68	177.91	138.38	365.71	336.06	280.05	253.69	197.68
55	167.43	154.55	128.79	115.91	90.16	251.15	228.61	193.19	173.87	135.23	360.62	334.86	280.13	247.93	196.41
56	176.82	164.19	135.77	123.14	94.72	268.38	246.28	205.23	186.29	145.24	366.26	341.00	284.17	255.75	198.92
57	183.46	171.23	143.71	128.42	100.90	281.30	256.84	217.09	195.69	152.88	369.97	339.39	284.36	253.78	198.74
58	192.25	177.47	147.89	133.10	103.52	292.82	269.16	224.79	201.13	156.76	369.72	343.10	283.94	257.33	198.17
59	196.34	182.11	150.81	136.58	105.28	298.77	276.01	230.48	207.72	162.19	367.06	341.45	281.70	256.09	196.34
60	200.43	186.70	153.75	140.03	107.08	307.51	285.54	238.87	211.41	167.48	367.91	337.71	282.80	255.34	197.68
61	214.66	198.56	166.36	147.58	115.38	324.67	297.84	249.54	222.71	174.41	389.06	356.87	297.84	268.32	209.29
62	229.53	211.27	174.76	156.50	122.59	336.47	313.00	258.22	232.14	179.97	404.29	372.99	310.39	279.09	216.49
63	238.14	220.41	182.41	164.67	126.67	352.15	324.28	268.54	243.21	187.47	418.02	385.08	321.75	288.81	225.48
64	250.84	233.45	191.23	173.85	134.11	365.08	335.28	280.64	253.32	196.20	434.62	402.33	335.28	302.99	235.93
65	260.13	238.46	199.92	180.65	139.70	375.75	346.84	289.04	260.13	202.33	445.60	414.29	344.44	308.31	240.86
66	282.38	259.05	217.04	193.70	151.69	403.74	371.07	310.39	280.05	217.04	473.75	436.41	364.07	326.73	254.38
67	300.43	277.84	232.66	210.08	162.64	429.19	395.30	329.80	298.17	230.41	496.95	458.55	381.75	343.35	266.55
68	322.88	296.52	248.20	224.04	173.52	454.67	419.53	351.44	316.29	246.01	520.57	481.03	401.96	360.22	281.15
69	339.46	314.00	260.96	235.50	182.46	475.24	439.17	367.04	330.97	256.71	541.01	498.58	415.83	375.52	290.66
70	354.08	327.48	272.21	245.61	190.34	493.26	458.47	380.69	341.80	266.07	556.71	513.73	427.76	386.83	298.82
71	392.90	363.13	301.62	271.85	210.34	545.69	502.03	418.69	377.02	293.68	611.17	563.55	468.30	422.66	327.41
72	428.59	395.92	330.57	297.90	230.63	590.03	543.90	451.65	409.37	317.12	659.22	607.33	507.39	455.50	355.56
73	458.07	422.97	350.94	317.69	245.66	626.15	578.12	482.08	434.05	338.01	698.18	644.62	537.49	483.92	376.80
74	487.21	449.73	374.77	337.30	262.34	662.10	612.13	510.41	458.65	356.93	738.84	681.73	569.30	510.41	397.97
75	509.51	470.18	393.24	353.92	275.27	690.74	636.03	530.03	478.73	371.02	769.39	709.55	591.58	531.74	413.76
76	560.76	516.62	431.61	387.47	302.45	743.87	686.65	572.21	514.99	400.55	820.71	755.31	631.06	567.30	441.42
77	603.72	556.92	464.88	418.08	326.04	790.92	730.08	606.84	547.56	424.32	862.68	797.16	664.56	597.48	464.88
78	646.96	596.04	497.20	446.28	347.44	835.66	771.26	642.47	579.57	449.28	906.05	837.16	697.88	627.49	488.22
79	677.21	624.57	520.72	469.50	364.22	866.44	800.99	667.26	600.39	466.65	936.15	863.59	719.90	648.76	503.64
80	700.88	646.96	539.14	485.22	377.40	890.92	822.18	684.70	615.96	479.83	956.97	882.84	735.92	661.79	514.87
81	722.94	667.13	555.51	499.70	389.38	917.63	847.54	706.07	635.98	494.51	985.12	909.84	757.99	681.41	530.85
82	776.16	717.75	598.34	537.34	419.23	987.72	911.14	759.28	682.71	532.15	1,059.10	977.33	815.09	733.32	571.08
83	838.46	774.86	645.07	580.17	451.68	1,065.59	983.82	820.29	738.52	573.68	1,143.47	1,055.21	879.99	791.73	616.51
84	909.84	839.75	700.88	629.49	490.61	1,156.45	1,068.19	889.08	800.82	623.00	1,240.81	1,146.06	955.27	859.22	668.43
85	991.61	916.33	763.18	687.90	534.74	1,261.58	1,164.23	969.55	872.20	678.81	1,353.73	1,248.60	1,040.93	937.10	728.13
86	1,081.17	998.10	831.97	748.90	582.77	1,373.20	1,269.37	1,056.51	951.38	739.81	1,474.44	1,361.52	1,134.38	1,021.46	794.33
87	1,178.51	1,087.66	907.25	816.39	634.68	1,496.50	1,382.28	1,151.26	1,037.04	806.01	1,606.82	1,483.52	1,236.92	1,113.62	865.71
88	1,283.64	1,186.30	989.02	889.08	691.79	1,632.78	1,506.89	1,255.09	1,129.19	878.69	1,752.19	1,617.21	1,348.54	1,213.56	943.59
89	1,400.46	1,292.73	1,077.27	969.55	754.09	1,779.45	1,643.17	1,369.31	1,231.73	959.16	1,909.24	1,762.58	1,469.25	1,322.58	1,027.95
90	1,526.35	1,408.24	1,173.32	1,056.51	821.58	1,939.09	1,791.13	1,491.31	1,342.05	1,043.53	2,081.86	1,922.22	1,601.63	1,441.99	1,121.40
91	1,663.93	1,535.44	1,279.75	1,151.26	895.56	2,114.31	1,952.07	1,626.29	1,464.05	1,138.28	2,268.76	2,094.84	1,745.70	1,570.48	1,222.64
92	1,813.19	1,673.02	1,393.97	1,255.09	976.04	2,305.11	2,127.29	1,772.96	1,595.14	1,240.81	2,473.84	2,284.34	1,902.75	1,711.96	1,331.67
93	1,976.73	1,824.88	1,519.86	1,368.01	1,064.29	2,511.48	2,318.09	1,931.30	1,739.21	1,352.43	2,695.78	2,489.41	2,074.08	1,866.41	1,452.37
94	2,154.55	1,989.71	1,657.44	1,491.31	1,160.34	2,737.31	2,527.05	2,106.52	1,894.96	1,474.44	2,938.49	2,712.65	2,260.98	2,033.84	1,582.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	256.09	233.33	193.49	176.42	136.58	381.29	352.83	290.23	261.78	204.87	506.49	466.65	392.67	352.83	273.16
25-29	252.20	231.18	194.40	173.38	136.61	373.04	346.77	288.97	257.45	204.91	504.39	462.36	388.80	346.77	273.21
30-34	254.39	234.82	195.69	176.12	136.98	376.70	347.34	293.53	264.18	205.47	503.89	464.76	386.48	347.34	269.07
35-39	249.16	231.04	194.80	172.15	135.91	376.01	348.83	289.94	262.75	203.86	502.86	462.08	385.07	348.83	271.81
40-44	250.10	229.26	191.74	175.07	133.39	370.98	341.80	287.61	258.44	200.08	496.03	458.52	383.49	341.80	266.77
45	240.56	220.85	185.35	169.58	130.14	358.87	331.27	276.06	248.45	193.24	481.13	441.69	370.71	331.27	260.28
46	236.00	220.52	181.83	166.36	127.67	352.06	324.98	274.68	243.73	193.44	475.86	441.04	367.54	332.72	259.21
47	236.00	216.96	182.71	163.68	129.42	350.19	319.74	270.25	243.61	190.32	479.61	441.54	369.22	331.16	258.84
48	232.13	217.15	179.71	160.99	127.30	344.45	318.24	265.82	239.62	187.20	479.23	438.05	366.91	329.47	258.34
49	230.37	212.09	175.52	157.24	124.33	336.41	310.81	259.62	234.02	182.83	471.71	435.14	362.01	325.44	252.31
50	225.65	211.32	171.92	154.02	121.78	333.10	304.45	254.30	229.23	179.09	469.21	436.97	361.76	325.94	254.30
51	228.76	211.16	172.45	154.85	119.66	330.82	309.70	256.91	228.76	179.49	468.07	432.88	362.49	327.30	253.39
52	223.89	206.67	172.22	155.00	120.56	334.11	306.56	258.34	230.78	182.56	468.45	430.56	361.67	323.78	254.89
53	224.93	208.14	171.21	154.43	120.86	332.35	308.86	258.50	231.64	181.28	463.28	429.71	355.85	318.93	248.43
54	224.04	207.57	174.62	154.85	121.90	332.77	309.70	256.99	233.93	181.21	461.26	425.02	355.83	319.59	250.40
55	222.17	206.07	173.87	154.55	122.35	334.86	309.10	257.59	228.61	180.31	460.44	425.02	354.18	318.76	247.93
56	230.49	214.71	176.82	161.03	123.14	350.48	325.22	271.54	243.12	189.45	473.62	435.73	363.11	328.37	255.75
57	235.44	217.09	183.46	165.11	128.42	363.85	336.34	281.30	250.72	195.69	476.99	443.35	366.91	330.22	256.84
58	242.54	224.79	186.34	168.59	130.14	375.64	346.06	289.86	260.28	204.09	482.11	443.66	372.68	334.23	260.28
59	247.55	227.64	187.80	170.73	130.89	384.13	352.83	295.93	267.47	207.72	483.72	446.73	372.75	335.76	261.78
60	249.85	227.88	192.19	172.97	134.53	392.62	362.42	302.02	271.81	211.41	485.97	447.53	373.40	334.96	260.83
61	265.64	246.85	206.61	185.14	144.89	415.90	383.70	319.30	287.10	222.71	509.81	466.88	389.06	351.50	273.69
62	281.70	258.22	216.49	195.62	151.28	435.59	401.68	333.86	302.57	234.75	524.27	485.15	404.29	362.56	284.31
63	293.88	273.61	228.01	205.21	159.61	453.49	418.02	349.61	314.15	245.74	539.62	499.09	415.48	374.95	291.35
64	310.44	288.09	238.42	216.07	166.40	471.87	437.10	365.08	327.82	255.80	558.79	516.57	429.65	387.43	300.51
65	322.76	296.26	248.09	224.00	173.42	488.95	450.42	375.75	337.21	262.54	573.26	527.49	440.78	397.43	308.31
66	350.06	324.39	270.72	242.71	189.03	525.10	485.42	403.74	364.07	282.38	609.11	562.44	469.09	420.08	329.06
67	377.23	347.87	289.14	262.03	203.30	560.20	517.28	429.19	388.53	300.43	641.52	594.09	492.44	442.74	345.61
68	401.96	371.21	309.70	278.95	217.45	593.05	546.92	456.87	410.74	320.69	676.52	623.80	518.37	467.85	362.42
69	424.32	390.37	326.73	294.90	229.13	619.51	572.83	477.36	428.56	335.21	702.25	647.09	538.89	485.85	377.64
70	442.09	407.30	339.76	307.01	237.42	644.72	595.60	495.31	446.18	345.90	724.54	667.23	556.71	501.45	388.88
71	496.08	456.39	380.99	343.29	265.90	710.39	654.83	545.69	490.13	382.97	793.73	734.20	613.15	549.66	428.61
72	545.83	503.54	418.98	376.70	294.05	768.77	709.19	591.95	532.37	415.13	859.10	793.75	661.14	593.87	463.18
73	587.36	541.18	450.68	406.35	315.84	818.24	753.59	627.99	565.19	439.60	912.44	842.25	701.88	631.69	491.31
74	626.41	580.01	481.85	433.67	337.30	865.55	799.52	665.67	599.64	465.79	965.49	890.54	742.41	667.46	519.33
75	658.26	606.96	507.80	456.51	355.63	901.04	832.65	692.45	624.06	485.57	1,003.63	924.98	771.10	694.16	540.28
76	719.35	663.76	554.22	498.64	387.47	974.39	899.18	748.78	673.57	524.80	1,075.75	994.01	828.88	745.51	580.38
77	773.76	712.92	594.36	535.08	416.52	1,037.40	957.84	797.16	717.60	558.48	1,137.24	1,049.88	875.16	787.80	613.08
78	825.18	760.78	633.48	572.08	443.29	1,097.74	1,013.88	844.65	759.28	591.55	1,199.58	1,106.73	922.52	829.67	645.47
79	862.17	795.30	662.99	596.12	463.81	1,141.02	1,052.81	876.40	789.61	613.19	1,240.61	1,145.29	954.65	859.32	668.68
80	890.92	822.18	684.70	615.96	479.83	1,172.62	1,082.32	901.70	812.75	630.79	1,271.01	1,172.62	977.18	880.14	684.70
81	917.63	847.54	706.07	635.98	494.51	1,208.36	1,114.91	930.61	835.86	651.56	1,309.60	1,209.66	1,007.19	907.25	704.77
82	987.72	911.14	759.28	682.71	532.15	1,297.92	1,199.28	999.40	899.46	699.58	1,408.24	1,299.22	1,083.76	974.74	759.28
83	1,065.59	983.82	820.29	738.52	573.68	1,403.05	1,295.32	1,078.57	970.84	755.39	1,519.86	1,403.05	1,169.43	1,052.61	818.99
84	1,156.45	1,068.19	889.08	800.82	623.00	1,522.46	1,405.65	1,170.72	1,053.91	818.99	1,649.66	1,522.46	1,269.37	1,142.17	889.08
85	1,261.58	1,164.23	969.55	872.20	678.81	1,658.74	1,531.55	1,275.86	1,148.66	892.97	1,798.92	1,660.04	1,383.58	1,244.71	968.25
86	1,373.20	1,269.37	1,056.51	951.38	739.81	1,808.00	1,669.13	1,391.37	1,252.49	973.44	1,959.86	1,809.30	1,508.18	1,357.62	1,055.21
87	1,496.50	1,382.28	1,151.26	1,037.04	806.01	1,971.54	1,819.68	1,515.97	1,364.11	1,061.70	2,136.38	1,972.84	1,644.46	1,479.63	1,151.26
88	1,632.78	1,506.89	1,255.09	1,129.19	878.69	2,149.36	1,983.22	1,652.25	1,487.42	1,156.45	2,328.47	2,149.36	1,791.13	1,612.02	1,253.79
89	1,779.45	1,643.17	1,369.31	1,231.73	959.16	2,342.75	2,162.33	1,801.51	1,622.40	1,261.58	2,538.73	2,342.75	1,953.37	1,757.38	1,368.01
90	1,939.09	1,791.13	1,491.31	1,342.05	1,043.53	2,553.01	2,357.02	1,963.75	1,767.77	1,374.50	2,767.17	2,554.31	2,128.59	1,915.73	1,490.01
91	2,114.31	1,952.07	1,626.29	1,464.05	1,138.28	2,782.74	2,568.58	2,140.27	1,926.11	1,497.80	3,016.37	2,784.04	2,320.68	2,087.06	1,625.00
92	2,305.11	2,127.29	1,772.96	1,595.14	1,240.81	3,033.24	2,799.61	2,333.66	2,100.03	1,634.08	3,287.63	3,034.54	2,528.35	2,276.55	1,770.36
93	2,511.48	2,318.09	1,931.30	1,739.21	1,352.43	3,305.80	3,051.41	2,542.63	2,289.53	1,779.45	3,583.56	3,307.10	2,755.48	2,480.33	1,928.71
94	2,737.31	2,527.05	2,106.52	1,894.96	1,474.44	3,603.03	3,326.57	2,772.36	2,494.60	1,940.39	3,905.44	3,605.62	3,004.68	2,703.57	2,103.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	273.16	250.40	210.56	187.80	147.96	421.13	392.67	324.38	290.23	227.64	569.09	529.25	438.20	398.36	307.31
25-29	273.21	252.20	210.16	189.15	147.11	420.33	388.80	320.50	288.97	225.93	567.44	520.15	436.09	394.06	304.74
30-34	273.96	254.39	210.36	185.90	146.76	420.73	386.48	322.88	293.53	225.04	567.49	523.46	435.40	391.37	303.31
35-39	271.81	249.16	208.39	190.27	144.97	421.31	385.07	321.65	289.94	226.51	566.28	520.98	434.90	394.13	303.53
40-44	270.94	250.10	204.25	187.57	141.72	412.66	383.49	320.96	287.61	225.09	558.55	516.87	429.34	387.65	300.12
45	256.34	240.56	201.13	181.41	141.97	398.31	370.71	307.61	276.06	216.90	540.28	500.85	414.09	370.71	291.83
46	255.34	236.00	197.31	177.96	139.28	394.62	363.67	305.64	274.68	212.78	537.76	499.08	413.96	375.27	290.16
47	255.03	232.19	194.13	175.09	137.03	395.87	361.61	304.51	270.25	213.16	540.51	502.44	418.70	376.83	293.09
48	250.85	232.13	194.69	175.97	134.78	393.12	363.17	303.26	269.57	213.41	542.88	501.70	415.58	374.40	292.03
49	248.65	226.71	190.15	171.86	131.64	383.95	358.35	299.84	266.93	208.43	541.18	500.96	416.86	372.98	292.53
50	243.56	225.65	189.83	168.34	132.53	383.25	354.59	293.70	265.05	204.16	537.26	497.86	415.48	376.08	290.12
51	246.36	228.76	190.05	168.93	133.74	383.61	351.94	295.63	267.47	207.64	534.94	496.23	411.77	369.53	288.59
52	248.00	227.34	189.45	172.22	134.33	382.34	351.34	292.78	265.22	206.67	533.89	492.56	409.89	368.56	285.89
53	248.43	228.28	191.36	171.21	134.28	379.35	349.14	292.07	261.86	204.78	523.71	486.78	402.85	362.57	282.00
54	250.40	230.63	194.39	174.62	135.08	378.89	349.24	289.94	260.28	204.27	520.57	481.03	401.96	362.42	280.05
55	251.15	228.61	193.19	173.87	135.23	373.50	347.74	289.79	260.81	202.85	515.17	476.54	396.04	357.40	276.91
56	262.07	243.12	202.08	183.13	142.08	397.84	366.26	306.27	277.85	214.71	527.29	489.40	407.31	366.26	284.17
57	269.07	250.72	207.92	186.51	146.76	415.83	382.20	321.05	287.41	226.26	535.08	495.33	412.78	373.03	290.47
58	278.03	254.37	210.00	192.25	147.89	428.88	396.34	328.31	295.78	230.71	541.27	499.86	417.04	375.64	292.82
59	281.70	258.94	216.25	193.49	150.81	441.04	406.90	338.61	304.46	236.17	543.48	500.80	418.28	375.60	293.08
60	285.54	263.58	219.65	194.94	153.75	450.28	414.59	348.69	313.00	244.36	546.37	505.19	420.08	378.89	293.78
61	300.52	279.05	233.44	206.61	163.68	474.93	437.36	364.92	327.35	254.90	571.52	525.91	437.36	394.43	305.88
62	315.61	289.52	242.57	216.49	169.54	495.58	456.46	380.81	344.30	266.05	589.48	545.14	453.85	406.90	318.22
63	326.81	304.01	250.81	225.48	174.81	514.29	476.29	395.22	354.68	276.14	608.03	562.42	466.15	423.08	326.81
64	345.21	317.89	263.25	238.42	183.78	536.44	496.70	412.26	372.53	288.09	630.81	583.63	486.77	437.10	340.24
65	354.07	325.17	272.18	245.68	190.28	551.58	510.63	423.92	380.57	296.26	645.52	594.93	496.18	445.60	346.84
66	387.40	357.07	298.72	268.38	210.04	595.11	548.43	457.42	413.08	319.73	688.46	637.12	529.76	478.42	371.07
67	415.63	386.27	320.76	289.14	223.63	634.75	585.05	487.92	440.48	341.09	729.62	673.15	560.20	505.99	393.05
68	448.08	412.94	342.65	309.70	239.42	674.32	621.60	518.37	467.85	362.42	770.96	711.66	590.85	533.74	412.94
69	473.12	437.05	364.92	326.73	254.59	704.37	651.33	543.13	487.97	379.77	801.96	740.44	617.39	555.86	432.81
70	493.26	458.47	380.69	341.80	266.07	734.77	677.46	562.85	507.59	395.02	830.97	767.52	638.58	575.13	446.18
71	557.59	513.94	428.61	384.96	299.63	807.62	746.10	621.09	557.59	434.57	912.79	841.35	702.45	631.01	492.11
72	615.01	566.97	472.79	424.74	330.57	876.40	807.21	672.67	605.40	470.87	985.94	909.07	757.24	682.28	530.45
73	661.24	611.37	507.94	458.07	356.48	930.91	858.87	716.65	644.62	502.39	1,047.27	967.85	805.31	725.89	563.35
74	708.50	653.18	544.32	490.78	381.91	986.91	910.17	758.47	683.52	531.82	1,108.26	1,022.60	851.27	765.61	596.07
75	743.75	687.32	572.77	516.35	401.79	1,027.57	947.21	789.91	711.26	552.25	1,152.38	1,063.47	887.37	798.46	620.64
76	828.88	765.12	637.60	573.84	446.32	1,126.43	1,041.42	866.49	781.47	606.54	1,252.32	1,155.86	962.94	866.49	673.57
77	901.68	833.04	694.20	624.00	486.72	1,215.24	1,120.08	932.88	840.84	653.64	1,338.48	1,233.96	1,029.60	925.08	720.72
78	971.94	897.06	748.80	673.92	524.16	1,298.42	1,199.58	998.90	898.56	699.38	1,421.22	1,311.90	1,093.25	983.92	765.27
79	1,025.78	947.53	788.19	709.94	552.02	1,360.12	1,254.84	1,045.70	941.84	732.70	1,481.05	1,367.23	1,139.60	1,025.78	798.15
80	1,067.49	985.27	820.83	738.62	574.18	1,409.84	1,300.67	1,083.66	974.49	758.83	1,527.10	1,409.84	1,173.97	1,058.05	822.18
81	1,099.34	1,016.27	846.24	761.88	591.85	1,452.37	1,339.45	1,116.21	1,004.59	781.35	1,573.08	1,452.37	1,209.66	1,088.95	846.24
82	1,182.41	1,092.85	909.84	818.99	637.28	1,560.10	1,439.39	1,200.58	1,079.87	841.05	1,691.19	1,561.40	1,300.52	1,170.72	909.84
83	1,277.15	1,179.81	982.53	885.18	687.90	1,684.70	1,556.21	1,296.62	1,165.53	907.25	1,826.17	1,686.00	1,404.35	1,264.17	982.53
84	1,386.18	1,279.75	1,065.59	960.46	746.30	1,827.47	1,688.59	1,406.95	1,265.47	985.12	1,981.92	1,828.77	1,525.06	1,371.90	1,068.19
85	1,510.78	1,393.97	1,161.64	1,046.12	813.80	1,992.31	1,839.15	1,534.14	1,379.69	1,073.38	2,159.74	1,993.61	1,661.34	1,495.20	1,162.94
86	1,647.06	1,519.86	1,266.77	1,139.57	886.48	2,172.72	2,005.29	1,671.72	1,504.29	1,170.72	2,354.43	2,174.02	1,810.60	1,628.89	1,268.07
87	1,795.02	1,657.44	1,380.99	1,242.11	966.95	2,367.41	2,185.70	1,820.98	1,639.27	1,274.56	2,565.99	2,368.70	1,974.14	1,776.85	1,382.28
88	1,955.97	1,805.41	1,504.29	1,355.03	1,052.61	2,580.26	2,381.68	1,984.52	1,787.24	1,388.77	2,797.02	2,581.56	2,151.95	1,936.50	1,506.89
89	2,132.48	1,967.65	1,640.57	1,475.74	1,148.66	2,813.89	2,597.14	2,163.63	1,946.88	1,514.67	3,048.81	2,813.89	2,345.34	2,110.42	1,641.87
90	2,324.57	2,145.46	1,788.53	1,609.42	1,252.49	3,065.69	2,830.76	2,358.32	2,122.10	1,650.95	3,322.68	3,066.98	2,555.60	2,299.91	1,788.53
91	2,533.54	2,338.85	1,949.48	1,754.79	1,364.11	3,343.44	3,085.16	2,571.18	2,312.89	1,800.22	3,622.49	3,343.44	2,786.63	2,507.58	1,950.77
92	2,761.97	2,549.11	2,124.70	1,911.84	1,487.42	3,643.26	3,362.91	2,802.21	2,521.86	1,961.16	3,948.27	3,644.56	3,037.13	2,733.42	2,125.99
93	3,011.17	2,778.85	2,315.49	2,084.46	1,621.10	3,970.34	3,665.33	3,055.30	2,748.99	2,138.97	4,303.90	3,972.93	3,310.99	2,980.02	2,318.09
94	3,281.14	3,028.05	2,524.45	2,271.36	1,767.77	4,328.56	3,996.30	3,329.16	2,996.90	2,331.06	4,690.68	4,329.86	3,608.22	3,247.40	2,525.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	318.69	295.93	244.71	216.25	170.73	483.72	449.58	369.91	335.76	261.78	654.45	603.23	500.80	455.27	352.83
25-29	315.24	288.97	241.69	220.67	168.13	483.38	446.60	373.04	336.26	262.70	651.51	598.97	499.14	451.85	352.02
30-34	317.99	293.53	239.72	215.26	166.33	484.32	445.19	371.80	332.67	259.28	650.66	596.84	499.00	450.08	347.34
35-39	312.59	289.94	244.63	217.45	172.15	480.21	443.96	371.48	330.71	258.22	647.82	597.99	498.33	448.49	348.83
40-44	312.62	287.61	237.59	216.75	166.73	475.19	437.67	366.81	329.30	258.44	641.92	591.90	491.86	441.84	345.97
45	299.72	280.00	232.68	209.02	161.69	457.47	421.97	350.99	319.44	244.51	619.16	571.83	477.19	429.86	335.21
46	297.90	274.68	228.26	205.05	158.62	448.78	417.83	344.32	313.37	239.87	615.14	564.84	471.99	425.57	328.85
47	293.09	270.25	224.58	201.74	156.06	441.54	411.09	338.77	308.32	236.00	612.83	563.35	468.19	422.51	327.35
48	288.29	265.82	224.64	202.18	157.25	434.30	404.35	336.96	303.26	235.87	606.53	561.60	468.00	419.33	329.47
49	281.56	259.62	219.40	197.46	153.58	424.17	394.92	329.10	296.19	230.37	599.69	552.15	460.74	413.20	321.78
50	279.38	254.30	214.91	193.42	150.43	415.48	386.83	322.36	290.12	225.65	590.99	548.01	458.47	411.90	322.36
51	281.55	256.91	214.68	193.56	151.33	422.32	390.65	327.30	292.11	228.76	587.73	545.50	454.00	408.25	316.74
52	282.45	258.34	217.00	192.89	151.56	423.67	392.67	327.23	296.23	230.78	585.56	540.78	451.23	403.00	316.89
53	278.64	258.50	214.86	194.71	151.07	426.35	392.78	329.00	295.43	231.64	580.78	533.78	446.50	399.50	312.21
54	280.05	256.99	214.16	194.39	151.56	431.61	398.66	329.47	296.52	230.63	576.58	533.74	441.49	398.66	309.70
55	280.13	257.59	212.51	193.19	148.11	431.46	396.04	331.64	299.45	231.83	569.91	524.83	437.90	392.82	305.88
56	296.80	271.54	224.18	205.23	157.87	457.83	419.94	350.48	315.74	246.28	590.44	546.24	457.83	410.47	322.06
57	305.76	284.36	235.44	214.03	165.11	473.93	437.24	363.85	327.16	253.78	605.40	559.54	464.76	418.89	324.11
58	316.48	292.82	242.54	218.87	168.59	488.03	449.58	375.64	337.18	263.24	615.21	567.89	473.24	428.88	331.27
59	324.38	298.77	250.40	224.79	176.42	497.95	460.96	384.13	347.14	270.32	620.31	571.93	478.03	429.66	335.76
60	332.22	304.76	255.34	227.88	178.46	507.94	472.24	392.62	351.44	274.56	628.74	582.07	483.23	433.80	337.71
61	348.82	324.67	268.32	241.49	187.82	536.64	493.71	413.21	370.28	289.79	660.07	606.40	507.12	456.14	354.18
62	365.16	336.47	281.70	253.01	198.23	555.57	513.84	427.76	386.03	299.96	683.38	628.61	524.27	472.11	367.77
63	380.02	349.61	291.35	263.48	205.21	575.09	532.02	443.35	397.75	311.61	704.30	651.09	542.16	488.95	380.02
64	394.88	365.08	302.99	273.19	211.10	598.53	553.82	459.45	414.75	322.86	732.64	675.52	563.76	506.64	394.88
65	404.65	375.75	310.71	279.40	216.78	614.20	566.03	472.09	426.33	329.98	749.09	691.28	575.66	517.86	402.24
66	443.41	408.41	340.73	308.06	238.04	665.12	616.11	511.09	459.75	357.07	798.15	735.13	616.11	553.10	431.75
67	478.88	442.74	368.20	329.80	257.51	711.55	657.33	546.65	492.44	381.75	842.56	777.05	648.30	582.79	454.03
68	511.78	472.24	393.17	355.83	274.56	757.79	700.68	584.26	524.96	408.55	887.38	819.29	683.11	615.01	478.83
69	541.01	498.58	415.83	375.52	290.66	797.72	736.20	613.14	551.62	428.56	922.90	852.88	710.74	638.60	498.58
70	564.89	521.91	435.95	390.92	304.96	830.97	767.52	638.58	575.13	446.18	955.82	880.09	734.77	661.09	513.73
71	634.98	585.37	488.14	438.53	341.30	916.76	847.30	704.43	634.98	494.10	1,041.77	962.40	801.67	722.29	561.56
72	695.74	641.92	536.22	482.40	374.77	997.48	920.60	766.85	689.97	536.22	1,122.40	1,035.91	864.86	778.38	605.40
73	748.05	690.79	574.43	519.02	402.65	1,062.05	978.93	816.39	735.12	570.74	1,187.65	1,095.29	914.28	821.93	640.92
74	799.52	737.06	613.92	553.24	430.10	1,127.89	1,040.45	865.55	779.89	606.78	1,252.82	1,158.23	963.71	867.34	674.59
75	837.78	774.52	644.58	581.32	451.38	1,176.31	1,085.70	904.46	813.85	632.61	1,301.13	1,201.96	1,001.92	901.04	701.00
76	913.90	843.60	703.00	634.33	492.10	1,270.30	1,172.21	977.66	879.57	685.01	1,394.55	1,286.65	1,070.85	964.58	750.41
77	995.28	917.28	764.40	687.96	535.08	1,369.68	1,265.16	1,054.56	948.48	737.88	1,489.80	1,374.36	1,145.04	1,031.16	801.84
78	1,069.29	988.42	822.18	741.31	575.08	1,460.16	1,347.84	1,123.20	1,010.88	786.24	1,573.98	1,452.67	1,210.06	1,088.76	847.64
79	1,116.84	1,031.47	859.32	773.96	601.81	1,512.35	1,395.69	1,163.78	1,045.70	815.22	1,613.36	1,489.59	1,240.61	1,116.84	867.86
80	1,142.97	1,055.36	880.14	791.18	615.96	1,547.32	1,427.36	1,188.79	1,071.53	831.62	1,651.10	1,524.41	1,271.01	1,142.97	889.57
81	1,178.51	1,087.66	907.25	815.09	634.68	1,593.85	1,470.54	1,225.24	1,103.23	857.93	1,701.57	1,570.48	1,308.30	1,178.51	916.33
82	1,266.77	1,169.43	974.74	877.39	682.71	1,713.25	1,580.87	1,318.69	1,186.30	922.82	1,828.77	1,688.59	1,406.95	1,266.77	985.12
83	1,368.01	1,262.88	1,052.61	946.18	737.22	1,849.54	1,708.06	1,423.82	1,281.05	996.80	1,975.43	1,823.58	1,518.57	1,366.71	1,063.00
84	1,483.52	1,370.60	1,142.17	1,026.65	799.52	2,007.88	1,853.43	1,544.52	1,390.07	1,081.17	2,142.87	1,978.03	1,648.36	1,483.52	1,153.85
85	1,617.21	1,493.91	1,244.71	1,120.10	870.90	2,188.29	2,019.56	1,683.40	1,514.67	1,178.51	2,334.96	2,155.85	1,797.62	1,617.21	1,258.98
86	1,762.58	1,627.59	1,356.33	1,221.34	950.08	2,385.58	2,202.57	1,835.26	1,650.95	1,284.94	2,546.52	2,350.53	1,958.56	1,762.58	1,370.60
87	1,922.22	1,774.26	1,478.33	1,330.37	1,034.44	2,599.73	2,399.85	2,000.09	1,798.92	1,400.46	2,776.25	2,562.09	2,135.08	1,922.22	1,495.20
88	2,094.84	1,933.90	1,612.02	1,451.07	1,127.89	2,834.66	2,615.31	2,180.51	1,961.16	1,526.35	3,025.45	2,791.83	2,327.17	2,093.54	1,628.89
89	2,284.34	2,107.82	1,756.09	1,580.87	1,229.13	3,089.05	2,850.23	2,376.49	2,137.67	1,663.93	3,298.01	3,043.62	2,536.14	2,283.04	1,775.55
90	2,489.41	2,298.62	1,915.73	1,723.64	1,340.75	3,366.80	3,107.22	2,589.35	2,331.06	1,813.19	3,593.94	3,317.48	2,764.57	2,488.11	1,935.20
91	2,712.65	2,504.99	2,087.06	1,879.39	1,461.46	3,669.22	3,387.57	2,822.98	2,541.33	1,976.73	3,917.12	3,616.01	3,012.47	2,711.35	2,109.12
92	2,957.96	2,729.53	2,275.25	2,048.12	1,592.55	4,000.19	3,692.58	3,077.37	2,769.76	2,154.55	4,270.16	3,941.78	3,283.74	2,956.66	2,298.62
93	3,224.03	2,974.83	2,480.33	2,232.42	1,736.62	4,359.71	4,024.85	3,353.83	3,018.96	2,347.94	4,654.34	4,296.12	3,579.66	3,222.74	2,506.28
94	3,513.47	3,243.50	2,703.57	2,432.30	1,892.37	4,752.98	4,386.97	3,656.24	3,290.23	2,559.50	5,073.57	4,682.90	3,901.55	3,512.17	2,730.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	341.45	313.00	261.78	233.33	182.11	529.25	489.42	404.05	369.91	284.54	694.29	643.07	534.94	483.72	375.60
25-29	336.26	309.99	257.45	231.18	178.64	525.41	483.38	404.56	362.53	283.72	693.54	641.00	530.66	478.12	373.04
30-34	337.56	313.10	259.28	234.82	181.01	523.46	484.32	401.16	362.02	278.85	694.69	640.87	533.25	479.43	371.80
35-39	335.24	308.06	258.22	231.04	181.21	525.51	480.21	403.19	362.42	280.87	688.60	634.23	530.04	475.68	371.48
40-44	333.47	304.29	254.27	229.26	179.24	516.87	479.36	395.99	358.48	279.28	683.60	629.42	525.21	471.02	366.81
45	319.44	295.78	244.51	220.85	169.58	500.85	461.41	386.48	347.04	272.11	658.59	607.33	504.79	457.47	354.93
46	317.24	290.16	243.73	216.65	170.23	491.34	452.65	379.14	340.45	266.95	649.96	603.53	502.94	448.78	352.06
47	312.12	289.29	239.80	216.96	167.48	483.41	445.35	373.03	334.96	262.64	647.09	597.60	498.64	449.16	350.19
48	307.01	284.54	235.87	213.41	164.74	479.23	438.05	366.91	329.47	258.34	643.97	595.30	497.95	445.54	348.19
49	299.84	277.90	234.02	208.43	164.55	468.05	427.83	358.35	321.78	252.31	632.60	585.06	486.33	438.80	340.07
50	293.70	275.80	229.23	204.16	161.18	458.47	419.07	351.01	315.19	247.14	626.81	580.25	479.96	436.97	336.69
51	295.63	270.99	228.76	207.64	161.89	464.56	429.36	355.46	320.26	249.87	622.93	573.66	478.63	429.36	334.34
52	296.23	272.11	227.34	206.67	158.45	465.00	430.56	358.23	323.78	251.45	616.56	571.78	475.34	427.12	334.11
53	295.43	271.93	224.93	201.43	157.78	466.64	429.71	359.21	322.28	251.78	607.64	560.64	466.64	423.00	325.64
54	293.23	270.17	227.34	204.27	158.15	471.14	434.90	362.42	326.18	253.69	606.23	556.81	464.56	418.43	326.18
55	293.01	267.25	225.39	202.85	157.77	473.32	434.68	363.84	328.42	254.37	595.67	553.81	460.44	412.14	321.98
56	309.43	284.17	236.81	211.55	167.34	498.88	460.99	385.21	347.32	268.38	625.17	577.81	479.93	432.57	334.69
57	321.05	293.53	247.67	220.15	174.28	516.73	476.99	397.49	357.74	278.24	642.10	593.17	495.33	443.35	345.51
58	328.31	304.65	254.37	227.75	177.47	532.40	493.95	411.13	369.72	286.90	656.62	606.34	505.78	455.50	354.93
59	335.76	313.00	258.94	233.33	182.11	543.48	503.64	418.28	378.44	293.08	665.83	614.62	512.18	460.96	358.53
60	343.20	318.49	263.58	238.87	183.96	557.36	513.43	428.31	384.38	299.27	678.16	623.25	521.66	469.50	365.16
61	367.60	338.08	281.74	252.22	198.56	582.25	536.64	448.09	402.48	313.93	708.36	654.70	544.69	491.03	381.01
62	386.03	354.73	297.35	266.05	208.67	599.91	555.57	464.28	417.33	326.04	735.55	680.77	568.61	511.23	399.07
63	402.82	372.42	309.08	278.68	215.34	620.69	570.02	476.29	428.15	334.41	762.57	701.76	585.22	526.96	410.42
64	422.20	389.91	325.34	293.06	228.48	640.75	591.08	494.22	444.55	345.21	792.24	730.15	608.46	548.86	427.17
65	435.96	402.24	334.80	303.49	233.64	655.15	604.57	503.41	455.23	351.66	811.71	749.09	623.84	561.21	435.96
66	478.42	441.08	366.40	331.39	256.71	711.80	655.79	548.43	492.42	385.07	865.82	798.15	665.12	599.78	466.75
67	515.02	476.62	395.30	356.90	277.84	761.24	704.77	587.31	528.58	411.12	912.59	842.56	702.51	632.49	492.44
68	553.51	509.58	423.92	382.19	296.52	814.89	751.20	626.00	564.50	439.30	962.06	887.38	740.21	665.53	518.37
69	583.44	536.76	449.78	403.10	314.00	857.13	789.24	657.70	594.05	460.39	1,001.40	922.90	770.14	691.64	538.89
70	609.92	562.85	470.75	423.67	329.52	892.37	824.83	687.70	618.11	480.98	1,033.59	955.82	794.13	714.31	556.71
71	680.62	629.03	523.86	472.27	367.10	986.21	910.80	759.99	682.61	531.80	1,129.08	1,039.78	867.15	781.82	607.20
72	747.63	691.89	576.58	517.00	403.60	1,072.43	991.71	826.43	743.78	578.50	1,214.65	1,120.48	932.13	839.88	653.45
73	803.46	742.51	618.76	557.81	434.05	1,147.01	1,056.51	881.04	792.38	616.91	1,281.85	1,183.95	988.17	888.43	692.64
74	858.41	794.16	662.10	594.29	464.01	1,217.12	1,122.54	935.15	842.35	654.96	1,350.97	1,249.25	1,040.45	935.15	728.13
75	901.04	832.65	692.45	624.06	485.57	1,270.35	1,172.90	976.27	878.82	683.90	1,403.71	1,294.29	1,080.57	972.85	755.71
76	982.56	907.36	755.31	681.74	528.07	1,371.66	1,267.03	1,056.13	949.87	738.97	1,504.09	1,386.38	1,155.86	1,041.42	809.27
77	1,068.60	985.92	822.12	739.44	575.64	1,480.44	1,366.56	1,137.24	1,023.36	795.60	1,605.24	1,482.00	1,235.52	1,112.28	864.24
78	1,150.16	1,061.80	885.08	795.23	620.01	1,576.97	1,455.67	1,213.06	1,090.25	849.14	1,695.28	1,566.49	1,304.41	1,174.12	913.54
79	1,200.78	1,108.30	923.35	832.29	645.91	1,633.28	1,506.66	1,254.84	1,131.06	877.82	1,739.99	1,606.25	1,338.78	1,205.04	937.57
80	1,229.23	1,134.88	944.84	851.83	661.79	1,669.97	1,541.93	1,285.84	1,156.45	900.36	1,780.50	1,644.36	1,369.41	1,233.27	958.31
81	1,266.77	1,169.43	974.74	877.39	682.71	1,721.04	1,588.65	1,323.88	1,191.49	926.71	1,835.26	1,693.79	1,410.84	1,269.37	987.72
82	1,361.52	1,256.39	1,047.42	942.29	733.32	1,849.54	1,708.06	1,423.82	1,281.05	996.80	1,972.84	1,820.98	1,517.27	1,365.41	1,061.70
83	1,470.54	1,357.62	1,130.49	1,018.87	791.73	1,997.50	1,844.34	1,536.74	1,383.58	1,075.98	2,129.89	1,966.35	1,637.98	1,474.44	1,146.06
84	1,595.14	1,473.14	1,226.53	1,104.53	859.22	2,167.53	2,001.39	1,667.83	1,501.69	1,168.13	2,311.60	2,133.78	1,776.85	1,600.34	1,243.41
85	1,739.21	1,605.53	1,336.86	1,203.17	935.80	2,363.51	2,180.51	1,818.39	1,636.68	1,273.26	2,519.26	2,325.87	1,937.79	1,744.40	1,356.33
86	1,894.96	1,749.60	1,457.56	1,312.20	1,020.17	2,576.37	2,377.79	1,981.92	1,783.34	1,387.48	2,746.40	2,533.54	2,111.72	1,901.45	1,478.33
87	2,064.99	1,906.64	1,588.65	1,430.31	1,112.32	2,807.40	2,591.95	2,159.74	1,944.28	1,512.08	2,993.00	2,761.97	2,302.51	2,071.48	1,612.02
88	2,251.89	2,077.97	1,732.72	1,558.80	1,213.56	3,060.50	2,825.57	2,354.43	2,119.50	1,648.36	3,261.67	3,011.17	2,510.18	2,258.38	1,757.38
89	2,454.37	2,266.17	1,887.18	1,698.98	1,321.28	3,335.65	3,078.67	2,565.99	2,309.00	1,796.32	3,556.30	3,282.44	2,734.72	2,460.86	1,914.43
90	2,675.01	2,468.64	2,057.20	1,852.13	1,440.69	3,636.77	3,356.42	2,797.02	2,517.96	1,958.56	3,875.59	3,578.37	2,981.32	2,682.80	2,087.06
91	2,916.43	2,691.89	2,242.81	2,019.56	1,570.48	3,963.85	3,658.84	3,048.81	2,743.80	2,133.78	4,224.73	3,900.25	3,249.99	2,924.21	2,275.25
92	3,178.61	2,933.30	2,445.28	2,201.27	1,711.96	4,320.78	3,988.51	3,322.68	2,990.41	2,325.87	4,605.02	4,250.69	3,542.02	3,188.99	2,479.03
93	3,464.15	3,198.07	2,665.93	2,398.56	1,866.41	4,708.85	4,346.73	3,622.49	3,260.38	2,536.14	5,020.35	4,633.57	3,861.31	3,475.83	2,703.57
94	3,776.95	3,486.21	2,904.74	2,615.31	2,033.84	5,131.98	4,738.71	3,948.27	3,553.70	2,763.27	5,470.73	5,050.21	4,209.15	3,787.33	2,946.28

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	375.60	347.14	290.23	261.78	204.87	586.16	540.63	449.58	404.05	313.00	773.96	717.05	597.54	534.94	421.13
25-29	373.04	341.52	283.72	257.45	199.66	583.20	535.92	446.60	404.56	315.24	767.10	709.30	588.46	530.66	409.82
30-34	376.70	347.34	288.64	259.28	200.58	582.17	543.03	450.08	401.16	313.10	768.07	709.36	591.95	533.25	415.83
35-39	371.48	344.30	285.41	258.22	199.33	579.87	534.57	448.49	398.66	312.59	765.61	706.72	588.93	530.04	412.25
40-44	366.81	341.80	283.45	254.27	200.08	575.23	533.54	441.84	395.99	308.46	758.63	700.28	583.56	525.21	408.50
45	354.93	327.33	272.11	244.51	189.30	552.12	512.68	425.92	382.54	299.72	729.58	674.37	563.95	504.79	394.37
46	348.19	321.11	270.82	243.73	189.57	545.50	502.94	417.83	379.14	294.03	723.47	669.30	557.11	499.08	390.75
47	346.38	315.93	266.45	239.80	186.51	536.70	494.83	414.90	373.03	289.29	719.41	662.31	551.93	498.64	388.25
48	340.70	314.50	262.08	235.87	183.46	527.90	486.72	408.10	366.91	284.54	711.36	658.94	550.37	494.21	385.63
49	332.75	307.16	259.62	230.37	182.83	515.59	475.36	398.57	358.35	277.90	702.07	650.88	541.18	486.33	380.29
50	329.52	304.45	254.30	229.23	179.09	505.03	469.21	390.41	351.01	272.21	698.44	641.14	537.26	479.96	376.08
51	330.82	306.18	253.39	228.76	175.97	510.31	471.59	394.17	355.46	274.51	689.79	640.52	531.42	478.63	373.05
52	327.23	303.11	251.45	227.34	175.67	516.67	478.78	399.56	358.23	279.00	685.45	633.78	527.01	475.34	368.56
53	325.64	298.78	251.78	224.93	177.93	520.35	480.07	399.50	359.21	278.64	674.78	624.42	520.35	466.64	365.93
54	326.18	299.82	250.40	224.04	174.62	523.86	481.03	401.96	362.42	280.05	672.12	619.41	513.98	464.56	359.12
55	321.98	299.45	247.93	225.39	173.87	524.83	482.98	402.48	363.84	283.35	663.29	611.77	508.73	460.44	357.40
56	341.00	315.74	262.07	236.81	183.13	552.55	511.51	426.25	385.21	299.96	691.48	637.80	533.61	479.93	372.58
57	354.68	327.16	272.13	244.61	189.57	574.83	528.96	443.35	397.49	311.88	712.42	657.38	547.31	495.33	382.20
58	363.80	337.18	280.99	254.37	198.17	594.51	544.23	455.50	411.13	319.44	730.57	674.37	561.97	505.78	393.38
59	372.75	347.14	287.39	258.94	202.03	606.08	557.71	466.65	418.28	327.23	739.81	682.91	569.09	512.18	398.36
60	381.64	351.44	293.78	263.58	205.92	617.76	571.08	474.99	428.31	332.22	752.29	691.89	576.58	521.66	403.60
61	405.16	372.96	311.25	281.74	217.34	646.65	595.67	496.39	448.09	348.82	786.18	727.15	606.40	544.69	423.95
62	427.76	393.86	328.65	297.35	229.53	667.73	615.56	513.84	461.67	359.95	819.01	756.41	628.61	566.01	440.81
63	448.42	412.95	344.55	309.08	240.68	686.56	635.89	526.96	476.29	369.88	846.17	780.30	651.09	585.22	456.02
64	469.39	432.13	360.11	325.34	253.32	710.29	655.65	546.37	491.74	382.46	879.17	809.63	675.52	608.46	471.87
65	484.14	448.01	373.34	334.80	262.54	727.41	672.01	558.80	503.41	390.20	900.83	830.98	691.28	623.84	484.14
66	529.76	490.09	408.41	366.40	287.05	788.81	728.13	606.78	548.43	424.74	959.18	886.83	737.47	665.12	515.76
67	571.50	528.58	440.48	395.30	309.47	847.08	781.57	650.56	585.05	456.29	1,014.24	935.18	779.31	700.25	546.65
68	612.82	566.69	470.05	423.92	329.47	902.75	834.66	694.09	626.00	485.42	1,067.49	986.22	821.48	740.21	575.48
69	647.09	596.17	498.58	447.66	350.06	950.48	876.22	729.83	657.70	511.31	1,111.72	1,024.73	855.00	768.02	598.29
70	677.46	624.25	519.87	468.70	364.32	992.66	914.88	761.38	685.65	532.15	1,148.21	1,060.20	882.14	794.13	618.11
71	758.01	698.48	581.41	523.86	406.79	1,097.33	1,012.00	843.34	759.99	591.33	1,252.11	1,154.87	962.40	867.15	674.67
72	832.19	768.77	638.08	574.65	445.89	1,193.51	1,101.26	916.76	824.50	641.92	1,347.27	1,243.48	1,035.91	932.13	724.56
73	893.97	823.78	685.25	618.76	480.23	1,272.61	1,174.72	978.93	881.04	685.25	1,424.07	1,313.25	1,095.29	986.32	766.52
74	954.78	879.83	733.49	660.32	513.98	1,350.97	1,247.46	1,038.66	935.15	726.35	1,502.67	1,384.88	1,154.66	1,038.66	808.44
75	1,000.21	924.98	771.10	692.45	540.28	1,410.55	1,301.13	1,083.99	976.27	759.13	1,557.59	1,439.62	1,198.54	1,078.86	839.49
76	1,090.46	1,005.45	838.69	755.31	586.92	1,523.71	1,406.00	1,172.21	1,054.50	820.71	1,669.21	1,540.06	1,283.38	1,154.23	899.18
77	1,187.16	1,095.12	912.60	820.56	639.60	1,642.68	1,516.32	1,263.60	1,137.24	884.52	1,783.08	1,645.80	1,371.24	1,233.96	959.40
78	1,275.96	1,177.11	980.93	883.58	687.40	1,750.69	1,615.91	1,346.34	1,211.56	941.99	1,882.48	1,737.22	1,448.18	1,302.91	1,013.88
79	1,333.09	1,230.65	1,025.78	923.35	718.47	1,812.55	1,673.12	1,394.27	1,254.84	975.99	1,930.63	1,784.09	1,486.74	1,337.36	1,041.43
80	1,364.01	1,258.88	1,049.97	943.49	734.57	1,854.63	1,711.76	1,426.01	1,284.49	998.75	1,975.93	1,824.98	1,520.36	1,368.06	1,064.79
81	1,405.65	1,297.92	1,081.17	973.44	756.69	1,910.54	1,763.87	1,469.25	1,322.58	1,027.95	2,036.44	1,879.39	1,566.59	1,409.54	1,096.74
82	1,510.78	1,393.97	1,161.64	1,046.12	813.80	2,054.61	1,896.26	1,579.57	1,422.52	1,105.83	2,189.59	2,020.86	1,684.70	1,515.97	1,179.81
83	1,631.49	1,505.59	1,255.09	1,129.19	878.69	2,218.15	2,048.12	1,706.76	1,535.44	1,195.38	2,364.81	2,181.80	1,819.68	1,636.68	1,273.26
84	1,770.36	1,634.08	1,361.52	1,225.24	952.67	2,407.64	2,222.04	1,850.83	1,666.53	1,295.32	2,564.69	2,368.70	1,974.14	1,776.85	1,382.28
85	1,930.01	1,782.04	1,483.52	1,335.56	1,038.34	2,623.10	2,421.92	2,018.27	1,815.79	1,413.43	2,797.02	2,581.56	2,151.95	1,936.50	1,506.89
86	2,102.63	1,941.69	1,618.51	1,456.27	1,133.08	2,859.32	2,639.97	2,199.97	1,979.33	1,540.63	3,048.81	2,813.89	2,344.04	2,110.42	1,640.57
87	2,292.13	2,115.61	1,763.87	1,587.36	1,234.32	3,116.31	2,877.49	2,397.26	2,158.44	1,678.21	3,322.68	3,066.98	2,555.60	2,299.91	1,788.53
88	2,498.50	2,306.40	1,922.22	1,730.13	1,345.94	3,397.95	3,137.07	2,614.01	2,351.83	1,830.07	3,622.49	3,343.44	2,785.34	2,507.58	1,949.48
89	2,724.33	2,514.07	2,094.84	1,885.88	1,466.65	3,702.97	3,417.42	2,848.93	2,563.39	1,994.90	3,946.97	3,644.56	3,035.83	2,732.12	2,124.70
90	2,968.34	2,739.91	2,284.34	2,055.91	1,599.04	4,036.53	3,725.03	3,104.62	2,794.42	2,172.72	4,302.60	3,971.64	3,309.70	2,978.73	2,316.79
91	3,235.71	2,987.81	2,489.41	2,240.21	1,743.11	4,399.95	4,061.19	3,384.98	3,046.22	2,370.00	4,689.38	4,328.56	3,608.22	3,247.40	2,525.75
92	3,526.45	3,255.18	2,713.95	2,442.69	1,900.15	4,795.81	4,427.21	3,688.69	3,320.08	2,581.56	5,112.51	4,717.94	3,931.40	3,539.43	2,751.59
93	3,844.44	3,548.51	2,957.96	2,662.03	2,070.18	5,226.72	4,825.67	4,020.96	3,618.60	2,815.19	5,571.97	5,143.66	4,285.73	3,857.42	2,999.49
94	4,190.98	3,869.10	3,224.03	2,902.15	2,257.08	5,697.87	5,259.17	4,383.08	3,945.68	3,068.28	6,072.97	5,607.01	4,672.51	4,203.96	3,270.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	404.05	369.91	307.31	278.85	216.25	631.69	580.47	483.72	438.20	341.45	825.18	762.58	637.38	574.78	443.89
25-29	404.56	373.04	309.99	278.47	215.42	625.24	577.95	478.12	430.83	336.26	819.64	761.84	635.74	572.69	446.60
30-34	401.16	371.80	308.21	278.85	215.26	626.20	577.27	484.32	430.51	337.56	821.88	763.18	631.09	567.49	440.29
35-39	398.66	371.48	308.06	276.34	217.45	625.17	575.34	475.68	430.37	335.24	819.97	756.55	629.70	566.28	439.43
40-44	391.82	366.81	304.29	270.94	212.58	616.91	566.89	475.19	425.17	333.47	812.82	746.13	625.25	562.72	437.67
45	378.59	347.04	291.83	260.28	205.07	591.55	548.17	457.47	414.09	319.44	780.85	725.64	603.38	544.23	421.97
46	375.27	344.32	286.29	259.21	201.18	580.32	537.76	448.78	406.22	313.37	777.63	715.73	595.80	537.76	417.83
47	369.22	338.77	285.48	255.03	201.74	570.96	529.09	441.54	399.67	308.32	768.89	711.80	593.80	532.90	414.90
48	366.91	336.96	280.80	250.85	198.43	565.34	520.42	434.30	393.12	303.26	763.78	707.62	587.81	527.90	411.84
49	358.35	329.10	274.25	248.65	193.80	552.15	508.27	424.17	383.95	296.19	753.27	694.76	577.75	522.90	405.89
50	351.01	325.94	272.21	243.56	189.83	540.85	497.86	415.48	376.08	290.12	745.01	687.70	573.08	515.77	401.16
51	351.94	327.30	270.99	242.84	190.05	549.02	506.79	422.32	380.09	295.63	742.58	686.28	570.14	510.31	397.69
52	351.34	323.78	268.67	244.56	189.45	554.56	509.78	423.67	382.34	296.23	733.67	675.12	564.89	506.34	396.12
53	349.14	322.28	268.57	241.71	188.00	553.92	510.28	426.35	382.71	298.78	721.78	668.07	557.28	500.21	389.43
54	345.95	322.88	270.17	240.51	187.80	560.10	513.98	431.61	385.48	303.11	718.25	662.24	550.22	494.21	385.48
55	347.74	318.76	264.03	241.49	183.53	560.25	518.39	431.46	389.60	302.66	708.36	653.63	544.15	489.42	379.94
56	366.26	337.85	281.01	252.60	195.76	593.60	546.24	457.83	410.47	322.06	742.00	685.16	568.34	511.51	397.84
57	379.14	351.62	290.47	262.95	204.86	614.58	565.66	473.93	425.01	333.28	761.34	703.25	587.06	528.96	409.72
58	393.38	360.85	301.69	272.11	210.00	632.96	585.64	488.03	440.71	343.10	780.85	718.74	600.43	541.27	420.00
59	398.36	369.91	307.31	276.01	216.25	648.76	597.54	497.95	446.73	349.99	791.03	731.28	608.92	549.17	426.82
60	409.09	378.89	315.74	282.80	222.39	661.69	612.27	507.94	458.52	356.93	801.72	741.31	617.76	554.61	433.80
61	434.68	402.48	335.40	300.52	236.12	692.27	635.92	531.27	480.29	372.96	845.21	778.13	646.65	584.94	453.46
62	456.46	422.55	352.12	318.22	247.79	714.68	657.30	550.36	495.58	386.03	876.40	805.97	672.95	605.13	472.11
63	478.82	440.82	367.35	331.88	258.41	734.70	678.96	567.49	509.22	397.75	904.44	836.04	696.70	625.76	488.95
64	501.67	464.42	387.43	347.69	270.70	762.44	702.84	586.11	528.99	409.78	938.77	866.75	725.19	650.68	506.64
65	520.27	479.32	399.83	361.30	279.40	777.99	717.77	597.34	539.54	419.10	963.46	888.79	741.86	667.19	520.27
66	567.10	522.76	436.41	392.07	305.72	844.82	779.48	651.12	585.77	455.08	1,026.85	947.51	788.81	709.46	553.10
67	612.16	564.72	469.85	424.67	329.80	905.81	838.04	697.99	627.97	487.92	1,084.26	1,000.68	833.53	749.95	582.79
68	654.55	604.03	505.19	454.67	353.63	966.45	891.77	742.41	667.73	520.57	1,142.17	1,054.31	878.59	790.73	615.01
69	691.64	638.60	532.52	479.48	373.40	1,016.25	937.75	782.87	704.37	547.37	1,188.10	1,096.87	914.41	823.18	640.72
70	724.54	667.23	556.71	501.45	388.88	1,060.20	980.38	816.64	734.77	571.03	1,228.03	1,133.88	945.58	851.44	661.09
71	809.60	748.09	623.08	561.56	436.55	1,172.73	1,083.44	902.87	811.59	633.00	1,339.42	1,236.23	1,029.86	928.66	720.31
72	887.93	822.58	684.20	615.01	478.56	1,276.15	1,178.14	982.10	884.08	688.05	1,441.44	1,331.89	1,108.95	997.48	776.46
73	954.92	882.89	735.12	661.24	515.32	1,361.27	1,255.99	1,047.27	941.99	733.27	1,523.81	1,407.44	1,172.87	1,054.66	821.93
74	1,020.81	942.29	783.46	706.72	547.88	1,443.77	1,333.13	1,110.05	999.40	776.32	1,606.18	1,481.25	1,236.76	1,111.83	865.55
75	1,070.31	988.24	824.10	742.04	576.19	1,508.01	1,391.74	1,159.22	1,044.66	812.14	1,667.02	1,538.78	1,282.32	1,154.09	897.62
76	1,167.30	1,077.39	897.55	807.63	627.79	1,629.98	1,505.72	1,253.95	1,128.07	877.93	1,785.29	1,647.96	1,373.30	1,235.97	961.31
77	1,268.28	1,171.56	976.56	879.84	683.28	1,756.56	1,622.40	1,350.96	1,216.80	945.36	1,907.88	1,761.24	1,467.96	1,321.32	1,028.04
78	1,364.31	1,260.98	1,049.82	944.99	735.32	1,872.00	1,728.23	1,440.69	1,295.42	1,007.88	2,015.77	1,860.02	1,550.02	1,395.76	1,085.76
79	1,425.57	1,317.44	1,096.92	987.37	768.27	1,939.17	1,789.78	1,491.01	1,343.05	1,044.28	2,067.21	1,907.87	1,590.60	1,431.26	1,113.99
80	1,459.71	1,347.84	1,122.75	1,010.88	785.79	1,984.02	1,831.71	1,525.75	1,373.45	1,067.49	2,114.76	1,951.67	1,626.84	1,463.75	1,138.92
81	1,504.29	1,387.48	1,156.45	1,040.93	809.90	2,044.22	1,887.18	1,571.78	1,416.03	1,100.64	2,179.21	2,011.78	1,676.91	1,509.48	1,173.32
82	1,615.91	1,491.31	1,243.41	1,118.81	870.90	2,197.38	2,028.65	1,689.89	1,521.16	1,182.41	2,342.75	2,162.33	1,802.81	1,622.40	1,261.58
83	1,745.70	1,612.02	1,342.05	1,208.36	939.69	2,372.60	2,190.89	1,826.17	1,643.17	1,278.45	2,530.94	2,334.96	1,945.58	1,752.19	1,361.52
84	1,893.67	1,748.30	1,457.56	1,312.20	1,020.17	2,575.07	2,377.79	1,981.92	1,783.34	1,387.48	2,745.10	2,533.54	2,111.72	1,901.45	1,478.33
85	2,063.69	1,905.35	1,587.36	1,429.01	1,111.02	2,806.10	2,591.95	2,158.44	1,942.99	1,510.78	2,991.71	2,761.97	2,301.21	2,071.48	1,610.72
86	2,250.59	2,077.97	1,731.43	1,557.50	1,212.26	3,059.20	2,824.27	2,353.13	2,118.21	1,647.06	3,261.67	3,011.17	2,508.88	2,258.38	1,756.09
87	2,453.07	2,263.57	1,887.18	1,697.68	1,321.28	3,335.65	3,078.67	2,564.69	2,309.00	1,795.02	3,556.30	3,282.44	2,734.72	2,460.86	1,914.43
88	2,673.72	2,467.35	2,055.91	1,850.83	1,439.39	3,635.47	3,355.12	2,797.02	2,516.67	1,958.56	3,875.59	3,577.07	2,981.32	2,682.80	2,087.06
89	2,913.83	2,689.29	2,241.51	2,018.27	1,569.19	3,961.25	3,657.54	3,048.81	2,742.50	2,133.78	4,224.73	3,898.95	3,248.69	2,924.21	2,273.96
90	3,176.01	2,932.00	2,443.98	2,198.68	1,710.66	4,319.48	3,987.21	3,321.38	2,990.41	2,324.57	4,603.72	4,249.39	3,542.02	3,187.69	2,479.03
91	3,461.55	3,195.48	2,663.33	2,397.26	1,863.81	4,707.56	4,345.44	3,621.20	3,259.08	2,534.84	5,019.06	4,632.28	3,860.01	3,474.53	2,702.27
92	3,774.35	3,483.62	2,902.15	2,612.71	2,031.24	5,130.68	4,736.11	3,946.97	3,552.41	2,763.27	5,469.43	5,048.91	4,207.86	3,787.33	2,944.98
93	4,114.41	3,797.71	3,164.33	2,847.64	2,215.55	5,594.04	5,163.13	4,302.60	3,872.99	3,012.47	5,962.64	5,504.48	4,585.55	4,128.68	3,209.76
94	4,483.02	4,139.07	3,448.57	3,104.62	2,414.13	6,096.33	5,627.78	4,689.38	4,220.84	3,282.44	6,498.69	5,998.99	4,999.59	4,498.59	3,499.19

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	449.58	415.43	347.14	307.31	244.71	699.98	648.76	540.63	489.42	381.29	927.61	853.63	717.05	643.07	500.80
25-29	446.60	409.82	341.52	309.99	241.69	698.79	641.00	535.92	483.38	373.04	919.46	851.16	709.30	641.00	499.14
30-34	450.08	410.94	347.34	313.10	244.61	699.58	645.77	538.14	484.32	376.70	924.62	851.24	709.36	640.87	499.00
35-39	448.49	412.25	344.30	308.06	240.10	697.66	643.29	534.57	480.21	376.01	919.64	847.15	706.72	634.23	493.80
40-44	441.84	408.50	341.80	304.29	237.59	687.77	637.75	533.54	479.36	375.15	908.69	837.83	696.11	629.42	487.69
45	425.92	390.42	323.38	295.78	224.79	662.54	615.21	512.68	457.47	358.87	879.44	808.45	674.37	607.33	473.24
46	417.83	383.01	321.11	290.16	224.39	649.96	603.53	502.94	448.78	352.06	866.61	800.84	669.30	603.53	468.12
47	414.90	380.64	315.93	285.48	220.77	643.28	593.80	494.83	441.54	346.38	864.05	795.54	662.31	597.60	464.38
48	408.10	374.40	314.50	284.54	220.90	632.74	584.06	486.72	438.05	340.70	857.38	789.98	658.94	591.55	460.51
49	402.23	369.32	307.16	277.90	215.74	617.97	570.44	475.36	427.83	332.75	844.68	778.86	650.88	585.06	457.08
50	393.99	361.76	300.87	272.21	211.32	605.32	558.75	465.63	419.07	325.94	834.55	770.08	641.14	580.25	447.72
51	394.17	366.01	302.66	270.99	211.16	612.37	566.62	471.59	425.84	330.82	827.05	767.22	637.00	573.66	446.96
52	392.67	361.67	303.11	272.11	213.56	616.56	571.78	478.78	427.12	334.11	823.23	757.79	633.78	568.34	444.34
53	389.43	359.21	298.78	271.93	208.14	617.71	574.07	476.71	429.71	332.35	809.07	748.64	621.07	560.64	436.43
54	388.78	359.12	299.82	270.17	210.86	626.00	576.58	481.03	434.90	336.06	803.91	741.31	619.41	556.81	434.90
55	389.60	357.40	299.45	267.25	209.29	631.09	579.57	482.98	434.68	338.08	795.30	734.12	611.77	550.59	428.24
56	410.47	378.89	312.59	284.17	217.86	663.06	612.54	511.51	457.83	356.79	830.41	767.26	637.80	574.65	445.20
57	425.01	391.37	327.16	293.53	229.32	687.96	635.98	528.96	476.99	369.97	853.07	788.86	657.38	590.12	461.70
58	437.75	405.21	337.18	304.65	236.62	709.86	656.62	544.23	493.95	381.55	875.50	807.47	671.41	606.34	470.28
59	446.73	412.59	344.30	310.15	241.86	725.59	668.68	557.71	503.64	389.83	887.78	816.64	682.91	614.62	478.03
60	458.52	422.82	351.44	318.49	247.10	738.57	683.65	568.34	513.43	398.11	900.56	831.92	691.89	623.25	483.23
61	488.34	448.09	372.96	338.08	260.27	772.76	713.73	595.67	536.64	415.90	944.49	872.04	724.46	654.70	507.12
62	511.23	472.11	393.86	354.73	276.48	800.75	738.15	612.96	555.57	430.37	980.73	905.09	753.80	678.16	526.88
63	537.09	496.55	410.42	369.88	286.28	823.37	760.03	633.36	570.02	443.35	1,013.38	934.84	780.30	701.76	547.22
64	561.28	519.06	432.13	387.43	302.99	851.85	787.28	655.65	591.08	459.45	1,053.01	971.06	809.63	727.67	566.24
65	580.48	537.13	445.60	402.24	313.12	871.93	804.49	669.60	604.57	469.68	1,079.07	994.77	828.57	746.68	580.48
66	634.78	588.11	487.76	441.08	340.73	945.17	872.83	728.13	655.79	508.76	1,150.54	1,061.86	884.50	795.81	618.45
67	684.44	632.49	526.32	474.36	368.20	1,014.24	937.44	779.31	702.51	546.65	1,213.02	1,120.40	935.18	840.30	655.08
68	733.62	678.71	566.69	507.39	397.56	1,082.86	999.40	832.47	749.00	582.07	1,278.35	1,179.51	984.02	885.18	689.69
69	776.51	714.98	596.17	536.76	417.96	1,137.18	1,052.31	874.10	787.11	611.02	1,330.24	1,228.41	1,024.73	920.77	717.10
70	810.50	749.10	624.25	562.85	438.00	1,189.14	1,097.04	912.84	822.78	638.58	1,375.40	1,271.01	1,058.15	951.72	740.91
71	906.83	837.38	698.48	627.05	488.14	1,311.64	1,212.42	1,010.02	908.82	706.42	1,500.15	1,385.06	1,152.89	1,039.78	807.62
72	997.48	920.60	766.85	689.97	536.22	1,427.99	1,318.44	1,099.34	987.87	768.77	1,614.41	1,489.49	1,241.56	1,116.64	868.71
73	1,069.44	988.17	821.93	740.66	576.28	1,523.81	1,407.44	1,172.87	1,054.66	821.93	1,706.66	1,575.53	1,313.25	1,182.11	919.83
74	1,142.17	1,054.72	878.04	790.60	613.92	1,616.88	1,491.96	1,243.89	1,118.97	870.90	1,798.92	1,661.50	1,383.10	1,245.68	969.06
75	1,198.54	1,107.92	923.27	829.23	646.29	1,689.24	1,559.30	1,299.42	1,169.48	909.59	1,867.06	1,723.44	1,436.20	1,292.58	1,005.34
76	1,306.27	1,206.54	1,005.45	904.09	704.63	1,826.16	1,685.56	1,404.36	1,263.76	982.56	1,999.46	1,845.78	1,538.42	1,384.74	1,077.39
77	1,421.16	1,313.52	1,093.56	984.36	765.96	1,967.16	1,817.40	1,514.76	1,363.44	1,060.80	2,135.64	1,973.40	1,644.24	1,480.44	1,151.28
78	1,529.05	1,410.74	1,175.62	1,057.31	823.68	2,098.14	1,936.40	1,612.92	1,452.67	1,129.19	2,256.88	2,083.16	1,735.72	1,562.00	1,214.55
79	1,597.71	1,473.94	1,229.23	1,105.45	860.75	2,172.49	2,004.61	1,670.27	1,503.82	1,169.48	2,314.77	2,136.93	1,781.25	1,601.98	1,246.30
80	1,634.93	1,508.23	1,256.19	1,132.19	878.79	2,222.59	2,051.41	1,709.06	1,539.23	1,196.88	2,369.50	2,187.54	1,822.28	1,638.97	1,275.06
81	1,683.40	1,554.91	1,295.32	1,165.53	907.25	2,289.53	2,114.31	1,761.28	1,584.76	1,233.02	2,440.09	2,253.19	1,878.09	1,689.89	1,314.79
82	1,810.60	1,671.72	1,392.67	1,253.79	974.74	2,460.86	2,271.36	1,893.67	1,704.17	1,325.18	2,623.10	2,421.92	2,018.27	1,815.79	1,413.43
83	1,954.67	1,805.41	1,504.29	1,353.73	1,052.61	2,658.14	2,453.07	2,044.22	1,840.45	1,431.61	2,834.66	2,615.31	2,180.51	1,961.16	1,526.35
84	2,122.10	1,958.56	1,631.49	1,467.95	1,142.17	2,883.98	2,662.03	2,218.15	1,997.50	1,552.31	3,074.77	2,837.25	2,364.81	2,128.59	1,654.85
85	2,312.89	2,135.08	1,778.15	1,600.34	1,244.71	3,144.86	2,902.15	2,418.02	2,176.61	1,692.49	3,351.23	3,092.94	2,577.67	2,320.68	1,804.11
86	2,519.26	2,327.17	1,937.79	1,745.70	1,356.33	3,426.51	3,163.03	2,636.08	2,372.60	1,845.64	3,652.35	3,372.00	2,810.00	2,528.35	1,967.65
87	2,747.70	2,536.14	2,113.01	1,901.45	1,479.63	3,735.41	3,447.28	2,872.30	2,585.46	2,010.48	3,982.02	3,674.41	3,063.09	2,756.78	2,144.16
88	2,994.30	2,763.27	2,303.81	2,072.78	1,613.31	4,071.58	3,757.48	3,131.88	2,819.08	2,192.19	4,340.24	4,005.38	3,338.25	3,004.68	2,336.26
89	3,262.97	3,012.47	2,511.48	2,259.68	1,758.68	4,437.59	4,096.24	3,413.53	3,072.18	2,389.47	4,730.92	4,366.20	3,638.07	3,275.95	2,546.52
90	3,557.60	3,283.74	2,737.31	2,462.15	1,915.73	4,836.05	4,464.84	3,721.14	3,348.63	2,604.93	5,156.64	4,759.47	3,966.44	3,570.58	2,776.25
91	3,878.18	3,579.66	2,982.62	2,684.10	2,088.35	5,272.15	4,865.90	4,056.00	3,651.05	2,839.85	5,619.99	5,189.08	4,323.37	3,891.16	3,026.75
92	4,226.03	3,901.55	3,251.29	2,925.51	2,276.55	5,747.19	5,304.60	4,420.72	3,978.12	3,094.24	6,126.18	5,655.04	4,711.45	4,240.30	3,298.01
93	4,607.62	4,253.28	3,543.32	3,188.99	2,480.33	6,263.76	5,782.23	4,819.18	4,336.35	3,373.29	6,677.80	6,163.82	5,137.17	4,623.19	3,596.54
94	5,021.65	4,636.17	3,863.91	3,475.83	2,704.87	6,828.36	6,302.70	5,252.68	4,727.02	3,677.01	7,277.44	6,719.33	5,599.23	5,038.53	3,919.72

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	51.48	48.36	40.56	35.88	28.08	81.12	74.88	62.40	56.16	43.68	110.76	101.40	84.24	74.88	59.28
25-29	62.00	56.83	46.50	43.06	32.72	96.45	89.56	74.06	67.17	51.67	130.89	120.56	101.61	91.28	70.61
30-34	82.99	78.62	65.52	56.78	45.86	131.04	120.12	100.46	91.73	69.89	179.09	163.80	137.59	122.30	96.10
35-39	108.50	98.17	82.67	74.92	56.83	167.92	155.00	129.17	116.25	90.42	227.34	209.25	173.09	155.00	121.42
40-44	129.17	117.69	97.59	88.98	68.89	200.93	186.58	155.00	137.78	109.08	269.82	249.72	206.67	186.58	143.52
45	137.78	125.80	104.83	92.85	74.88	212.66	194.69	161.74	146.76	113.82	287.54	263.58	221.64	197.68	155.75
46	138.93	129.87	108.73	96.65	75.50	214.43	196.31	166.11	147.99	117.79	295.98	271.81	226.51	202.35	160.07
47	142.53	130.40	109.18	97.04	75.82	215.32	200.15	166.80	148.60	118.27	300.23	275.97	230.48	206.22	160.73
48	146.76	131.48	113.13	100.90	79.50	220.15	201.80	168.17	152.88	119.25	302.70	281.30	235.44	210.97	165.11
49	148.56	136.18	114.52	102.14	80.47	222.84	207.37	173.32	154.75	120.71	312.60	290.93	238.32	216.65	167.13
50	149.76	140.40	115.44	106.08	81.12	227.76	209.04	174.72	156.00	121.68	318.24	293.28	243.36	221.52	171.60
51	153.49	140.96	119.03	106.50	84.58	231.80	213.01	178.55	159.76	125.30	328.91	300.72	250.60	225.54	175.42
52	157.87	145.24	119.98	110.51	85.25	236.81	217.86	183.13	164.19	129.46	334.69	309.43	258.91	230.49	179.97
53	159.12	149.57	124.11	111.38	85.92	241.86	222.77	187.76	168.67	130.48	343.70	318.24	264.14	238.68	184.58
54	162.94	150.16	124.60	115.02	86.26	246.01	226.84	191.69	172.52	134.18	354.63	325.88	271.56	246.01	191.69
55	167.43	154.55	128.79	115.91	90.16	251.15	228.61	193.19	173.87	135.23	360.62	334.86	280.13	247.93	196.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	70.20	63.96	53.04	48.36	37.44	104.52	96.72	79.56	71.76	56.16	138.84	127.92	107.64	96.72	74.88
25-29	82.67	75.78	63.72	56.83	44.78	122.28	113.67	94.72	84.39	67.17	165.34	151.56	127.45	113.67	89.56
30-34	113.57	104.83	87.36	78.62	61.15	168.17	155.06	131.04	117.94	91.73	224.95	207.48	172.54	155.06	120.12
35-39	142.08	131.75	111.08	98.17	77.50	214.42	198.92	165.34	149.83	116.25	286.75	263.50	219.59	198.92	155.00
40-44	172.22	157.87	132.04	120.56	91.85	255.47	235.37	198.06	177.96	137.78	341.58	315.74	264.08	235.37	183.71
45	182.71	167.73	140.77	128.79	98.84	272.56	251.60	209.66	188.70	146.76	365.41	335.46	281.55	251.60	197.68
46	184.23	172.15	141.95	129.87	99.67	274.83	253.69	214.43	190.27	151.01	371.48	344.30	286.92	259.73	202.35
47	188.02	172.86	145.57	130.40	103.11	279.00	254.74	215.32	194.09	151.63	382.11	351.79	294.17	263.84	206.22
48	189.57	177.34	146.76	131.48	103.96	281.30	259.90	217.09	195.69	152.88	391.37	357.74	299.64	269.07	210.97
49	194.99	179.51	148.56	133.09	105.23	284.74	263.08	219.75	198.08	154.75	399.26	368.31	306.41	275.46	213.56
50	196.56	184.08	149.76	134.16	106.08	290.16	265.20	221.52	199.68	156.00	408.72	380.64	315.12	283.92	221.52
51	203.61	187.95	153.49	137.83	106.50	294.45	275.66	228.67	203.61	159.76	416.62	385.30	322.65	291.32	225.54
52	205.23	189.45	157.87	142.08	110.51	306.27	281.01	236.81	211.55	167.34	429.41	394.68	331.53	296.80	233.65
53	213.22	197.31	162.30	146.39	114.57	315.06	292.78	245.04	219.59	171.85	439.17	407.35	337.33	302.33	235.50
54	217.25	201.28	169.33	150.16	118.21	322.68	300.32	249.20	226.84	175.72	447.28	412.14	345.05	309.90	242.81
55	222.17	206.07	173.87	154.55	122.35	334.86	309.10	257.59	228.61	180.31	460.44	425.02	354.18	318.76	247.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	74.88	68.64	57.72	51.48	40.56	115.44	107.64	88.92	79.56	62.40	156.00	145.08	120.12	109.20	84.24
25-29	89.56	82.67	68.89	62.00	48.22	137.78	127.45	105.06	94.72	74.06	186.00	170.50	142.95	129.17	99.89
30-34	122.30	113.57	93.91	82.99	65.52	187.82	172.54	144.14	131.04	100.46	253.34	233.69	194.38	174.72	135.41
35-39	155.00	142.08	118.83	108.50	82.67	240.25	219.59	183.42	165.34	129.17	322.92	297.09	248.00	224.75	173.09
40-44	186.58	172.22	140.65	129.17	97.59	284.17	264.08	221.02	198.06	155.00	384.63	355.93	295.65	266.95	206.67
45	194.69	182.71	152.76	137.78	107.83	302.52	281.55	233.63	209.66	164.74	410.34	380.39	314.50	281.55	221.64
46	199.33	184.23	154.03	138.93	108.73	308.06	283.90	238.59	214.43	166.11	419.80	389.60	323.16	292.96	226.51
47	203.19	184.99	154.66	139.50	109.18	315.39	288.10	242.61	215.32	169.83	430.63	400.31	333.59	300.23	233.51
48	204.86	189.57	159.00	143.71	110.07	321.05	296.59	247.67	220.15	174.28	443.35	409.72	339.39	305.76	238.49
49	210.46	191.89	160.94	145.47	111.42	324.98	303.31	253.79	225.94	176.42	458.07	424.02	352.83	315.69	247.60
50	212.16	196.56	165.36	146.64	115.44	333.84	308.88	255.84	230.88	177.84	468.00	433.68	361.92	327.60	252.72
51	219.27	203.61	169.15	150.36	119.03	341.44	313.25	263.13	238.07	184.82	476.14	441.68	366.50	328.91	256.86
52	227.34	208.39	173.66	157.87	123.14	350.48	322.06	268.38	243.12	189.45	489.40	451.51	375.74	337.85	262.07
53	235.50	216.40	181.40	162.30	127.30	359.61	330.97	276.87	248.23	194.13	496.45	461.45	381.89	343.70	267.32
54	242.81	223.64	188.50	169.33	130.99	367.41	338.66	281.15	252.40	198.08	504.79	466.45	389.78	351.44	271.56
55	251.15	228.61	193.19	173.87	135.23	373.50	347.74	289.79	260.81	202.85	515.17	476.54	396.04	357.40	276.91

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	87.36	81.12	67.08	59.28	46.80	132.60	123.24	101.40	92.04	71.76	179.40	165.36	137.28	124.80	96.72
25-29	103.33	94.72	79.22	72.33	55.11	158.45	146.39	122.28	110.22	86.11	213.56	196.34	163.61	148.11	115.39
30-34	141.96	131.04	107.02	96.10	74.26	216.22	198.74	165.98	148.51	115.75	290.47	266.45	222.77	200.93	155.06
35-39	178.25	165.34	139.50	124.00	98.17	273.84	253.17	211.84	188.59	147.25	369.42	341.00	284.17	255.75	198.92
40-44	215.28	198.06	163.61	149.26	114.82	327.23	301.39	252.60	226.76	177.96	442.04	407.60	338.71	304.26	238.24
45	227.64	212.66	176.72	158.75	122.80	347.44	320.49	266.57	242.61	185.70	470.25	434.30	362.42	326.48	254.59
46	232.55	214.43	178.19	160.07	123.83	350.34	326.18	268.79	244.63	187.25	480.21	440.94	368.46	332.22	256.71
47	233.51	215.32	178.93	160.73	124.34	351.79	327.53	269.90	245.64	188.02	488.26	448.83	373.01	336.62	260.81
48	235.44	217.09	183.46	165.11	128.42	354.68	330.22	275.18	247.67	192.63	495.33	458.64	382.20	342.45	269.07
49	238.32	219.75	185.70	167.13	129.99	359.02	334.26	278.55	250.70	194.99	507.59	467.35	389.98	349.74	272.36
50	243.36	221.52	187.20	168.48	131.04	361.92	336.96	280.80	252.72	196.56	514.80	477.36	399.36	358.80	280.80
51	250.60	228.67	191.08	172.29	134.70	375.90	347.71	291.32	260.00	203.61	523.12	485.53	404.09	363.37	281.92
52	258.91	236.81	198.92	176.82	138.93	388.37	359.95	299.96	271.54	211.55	536.76	495.72	413.62	369.42	290.48
53	264.14	245.04	203.67	184.58	143.21	404.16	372.34	311.88	280.05	219.59	550.56	506.00	423.26	378.71	295.96
54	271.56	249.20	207.67	188.50	146.96	418.53	386.58	319.49	287.54	223.64	559.10	517.57	428.11	386.58	300.32
55	280.13	257.59	212.51	193.19	148.11	431.46	396.04	331.64	299.45	231.83	569.91	524.83	437.90	392.82	305.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	93.60	85.80	71.76	63.96	49.92	145.08	134.16	110.76	101.40	78.00	190.32	176.28	146.64	132.60	102.96
25-29	110.22	101.61	84.39	75.78	58.56	172.22	158.45	132.61	118.83	93.00	227.34	210.11	173.95	156.72	122.28
30-34	150.70	139.78	115.75	104.83	80.81	233.69	216.22	179.09	161.62	124.49	310.13	286.10	238.06	214.03	165.98
35-39	191.17	175.67	147.25	131.75	103.33	299.67	273.84	229.92	206.67	160.17	392.67	361.67	302.25	271.25	211.84
40-44	229.63	209.54	175.09	157.87	123.43	355.93	330.10	272.69	246.85	192.32	470.75	433.43	361.67	324.36	252.60
45	242.61	224.64	185.70	167.73	128.79	380.39	350.44	293.53	263.58	206.67	500.20	461.26	383.39	347.44	269.57
46	247.65	226.51	190.27	169.13	132.89	383.56	353.36	295.98	265.77	208.39	507.39	471.14	392.62	350.34	274.83
47	248.68	230.48	191.06	172.86	133.44	385.15	354.82	297.20	266.87	209.25	515.55	476.12	397.28	357.85	279.00
48	250.72	232.38	192.63	174.28	134.53	391.37	357.74	299.64	269.07	210.97	525.91	486.16	406.66	363.85	284.36
49	253.79	235.22	198.08	176.42	139.28	396.17	362.12	303.31	272.36	213.56	535.44	495.21	411.64	371.40	287.84
50	255.84	240.24	199.68	177.84	140.40	399.36	365.04	305.76	274.56	215.28	546.00	505.44	418.08	380.64	293.28
51	263.13	241.20	203.61	184.82	144.09	413.49	382.16	316.38	285.06	222.41	554.45	510.59	426.02	382.16	297.59
52	271.54	249.44	208.39	189.45	145.24	426.25	394.68	328.37	296.80	230.49	565.18	524.14	435.73	391.52	306.27
53	280.05	257.77	213.22	190.94	149.57	442.35	407.35	340.52	305.51	238.68	576.01	531.46	442.35	400.98	308.69
54	284.34	261.98	220.45	198.08	153.35	456.87	421.72	351.44	316.29	246.01	587.86	539.93	450.48	405.75	316.29
55	293.01	267.25	225.39	202.85	157.77	473.32	434.68	363.84	328.42	254.37	595.67	553.81	460.44	412.14	321.98

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	102.96	95.16	79.56	71.76	56.16	160.68	148.20	123.24	110.76	85.80	212.16	196.56	163.80	146.64	115.44
25-29	122.28	111.95	93.00	84.39	65.45	191.17	175.67	146.39	132.61	103.33	251.45	232.50	192.89	173.95	134.33
30-34	168.17	155.06	128.86	115.75	89.54	259.90	242.42	200.93	179.09	139.78	342.89	316.68	264.26	238.06	185.64
35-39	211.84	196.34	162.75	147.25	113.67	330.67	304.84	255.75	227.34	178.25	436.59	403.00	335.84	302.25	235.09
40-44	252.60	235.37	195.19	175.09	137.78	396.12	367.41	304.26	272.69	212.41	522.41	482.23	401.86	361.67	281.30
45	269.57	248.60	206.67	185.70	143.77	419.33	389.38	323.48	290.53	227.64	554.11	512.18	428.31	383.39	299.52
46	271.81	250.67	211.41	190.27	147.99	425.84	392.62	326.18	295.98	229.53	564.77	522.49	434.90	389.60	305.04
47	275.97	251.71	212.28	191.06	148.60	427.60	394.24	330.56	297.20	230.48	573.17	527.68	439.73	397.28	309.33
48	278.24	256.84	214.03	192.63	149.82	431.12	397.49	333.28	299.64	232.38	580.94	538.14	449.47	403.60	314.93
49	281.65	259.98	219.75	194.99	154.75	436.40	402.36	337.36	303.31	235.22	594.25	550.92	458.07	411.64	321.88
50	287.04	265.20	221.52	199.68	156.00	439.92	408.72	340.08	305.76	237.12	608.40	558.48	468.00	418.08	327.60
51	294.45	272.53	225.54	203.61	156.62	454.21	419.75	350.84	316.38	244.33	613.97	570.11	473.00	426.02	332.04
52	299.96	277.85	230.49	208.39	161.03	473.62	438.88	366.26	328.37	255.75	628.33	580.97	483.09	435.73	337.85
53	308.69	283.23	238.68	213.22	168.67	493.27	455.08	378.71	340.52	264.14	639.66	591.93	493.27	442.35	346.88
54	316.29	290.73	242.81	217.25	169.33	507.99	466.45	389.78	351.44	271.56	651.76	600.64	498.40	450.48	348.24
55	321.98	299.45	247.93	225.39	173.87	524.83	482.98	402.48	363.84	283.35	663.29	611.77	508.73	460.44	357.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	110.76	101.40	84.24	76.44	59.28	173.16	159.12	132.60	120.12	93.60	226.20	209.04	174.72	157.56	121.68
25-29	132.61	122.28	101.61	91.28	70.61	204.95	189.45	156.72	141.22	110.22	268.67	249.72	208.39	187.72	146.39
30-34	179.09	165.98	137.59	124.49	96.10	279.55	257.71	216.22	192.19	150.70	366.91	340.70	281.74	253.34	196.56
35-39	227.34	211.84	175.67	157.58	124.00	356.50	328.09	271.25	245.42	191.17	467.59	431.42	359.09	322.92	250.59
40-44	269.82	252.60	209.54	186.58	146.39	424.82	390.37	327.23	292.78	229.63	559.73	513.80	430.56	387.50	301.39
45	287.54	263.58	221.64	197.68	155.75	449.28	416.33	347.44	314.50	242.61	593.05	551.12	458.27	413.34	320.49
46	292.96	268.79	223.49	202.35	157.05	453.02	419.80	350.34	317.12	244.63	607.05	558.73	465.10	419.80	326.18
47	294.17	269.90	227.45	203.19	160.73	454.90	421.54	351.79	318.43	245.64	612.59	567.10	473.09	424.57	330.56
48	299.64	275.18	229.32	204.86	162.05	461.70	425.01	354.68	321.05	247.67	623.75	577.89	480.04	431.12	336.34
49	303.31	278.55	232.13	210.46	164.04	467.35	430.21	359.02	324.98	250.70	637.58	588.06	489.02	442.59	343.55
50	305.76	283.92	237.12	212.16	165.36	471.12	433.68	361.92	327.60	252.72	648.96	599.04	499.20	449.28	349.44
51	313.25	291.32	241.20	216.14	169.15	488.67	451.08	375.90	338.31	263.13	660.95	610.83	507.46	454.21	353.97
52	322.06	296.80	246.28	224.18	173.66	508.35	467.30	388.37	350.48	271.54	672.53	618.86	517.82	464.14	363.11
53	330.97	305.51	254.59	229.13	178.21	525.10	483.72	404.16	362.79	283.23	684.22	633.30	528.28	474.18	369.16
54	335.46	313.10	261.98	233.23	182.11	543.13	498.40	418.53	373.80	293.93	696.48	642.17	533.54	479.23	373.80
55	347.74	318.76	264.03	241.49	183.53	560.25	518.39	431.46	389.60	302.66	708.36	653.63	544.15	489.42	379.94

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	123.24	113.88	95.16	84.24	67.08	191.88	177.84	148.20	134.16	104.52	254.28	234.00	196.56	176.28	137.28
25-29	146.39	134.33	111.95	101.61	79.22	229.06	210.11	175.67	158.45	122.28	301.39	279.00	232.50	210.11	163.61
30-34	200.93	183.46	155.06	139.78	109.20	312.31	288.29	240.24	216.22	168.17	412.78	380.02	316.68	286.10	222.77
35-39	255.75	235.09	196.34	175.67	136.92	397.84	366.84	304.84	273.84	214.42	524.42	483.09	403.00	361.67	281.59
40-44	304.26	281.30	235.37	209.54	163.61	473.62	439.17	367.41	330.10	258.34	625.75	576.95	479.36	433.43	335.84
45	323.48	296.52	245.61	224.64	170.73	503.19	467.25	389.38	347.44	272.56	667.93	614.02	512.18	461.26	359.42
46	326.18	299.00	250.67	226.51	175.17	507.39	471.14	392.62	350.34	274.83	676.52	625.17	522.49	471.14	365.44
47	330.56	303.26	251.71	227.45	175.89	512.52	473.09	394.24	351.79	275.97	688.41	633.82	527.68	476.12	369.98
48	333.28	305.76	256.84	232.38	180.40	516.73	476.99	397.49	357.74	278.24	700.19	645.15	538.14	483.10	376.08
49	340.45	312.60	259.98	235.22	182.61	523.06	482.83	402.36	362.12	281.65	714.95	659.24	550.92	495.21	386.88
50	343.20	315.12	262.08	237.12	184.08	527.28	486.72	405.60	365.04	283.92	726.96	670.80	558.48	505.44	390.00
51	350.84	325.78	269.39	241.20	187.95	545.05	504.33	419.75	379.03	294.45	736.13	682.88	566.98	510.59	397.82
52	359.95	331.53	277.85	249.44	195.76	565.18	524.14	438.88	391.52	306.27	754.63	694.64	580.97	520.98	407.31
53	369.16	340.52	283.23	257.77	197.31	585.56	544.19	451.90	407.35	315.06	766.96	709.68	588.74	531.46	413.71
54	377.00	348.24	290.73	261.98	204.47	607.03	559.10	466.45	421.72	325.88	779.55	718.85	600.64	539.93	421.72
55	389.60	357.40	299.45	267.25	209.29	631.09	579.57	482.98	434.68	338.08	795.30	734.12	611.77	550.59	428.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	17.47	16.22	14.98	13.73	27.46	24.96	22.46	21.22	37.44	33.70	31.20	29.95
25-29	18.72	17.47	16.22	14.98	29.95	27.46	24.96	23.71	39.94	36.19	33.70	31.20
30-34	19.97	18.72	17.47	16.22	32.45	28.70	26.21	24.96	42.43	39.94	36.19	33.70
35-39	22.46	19.97	18.72	17.47	33.70	31.20	28.70	27.46	46.18	42.43	38.69	36.19
40-44	23.71	21.22	19.97	18.72	37.44	33.70	31.20	28.70	49.92	46.18	41.18	39.94
45	23.71	22.46	19.97	18.72	37.44	34.94	31.20	29.95	51.17	46.18	42.43	39.94
46	24.96	22.46	19.97	18.72	37.44	34.94	31.20	29.95	51.17	47.42	42.43	41.18
47	24.96	22.46	19.97	19.97	37.44	34.94	31.20	29.95	52.42	47.42	43.68	41.18
48	24.96	22.46	21.22	19.97	38.69	34.94	31.20	29.95	52.42	48.67	43.68	41.18
49	24.96	23.71	21.22	19.97	38.69	34.94	32.45	29.95	53.66	48.67	44.93	42.43
50	26.21	23.71	21.22	19.97	38.69	34.94	32.45	29.95	53.66	49.92	44.93	42.43
51	26.21	23.71	21.22	19.97	38.69	36.19	32.45	31.20	54.91	49.92	46.18	43.68
52	26.21	23.71	22.46	21.22	39.94	36.19	32.45	31.20	56.16	51.17	46.18	44.93
53	26.21	24.96	22.46	21.22	39.94	36.19	33.70	31.20	57.41	52.42	47.42	44.93
54	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	58.66	53.66	48.67	46.18
55	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	59.90	54.91	49.92	47.42
56	29.95	27.46	24.96	23.71	44.93	41.18	37.44	34.94	61.15	56.16	51.17	48.67
57	32.45	28.70	26.21	24.96	48.67	44.93	39.94	38.69	63.65	58.66	53.66	51.17
58	33.70	31.20	28.70	27.46	52.42	47.42	43.68	41.18	66.14	61.15	54.91	52.42
59	36.19	33.70	29.95	28.70	56.16	51.17	46.18	43.68	68.64	62.40	57.41	53.66
60	38.69	34.94	32.45	31.20	59.90	54.91	49.92	47.42	71.14	64.90	58.66	56.16
61	42.43	38.69	34.94	33.70	63.65	58.66	53.66	51.17	76.13	69.89	63.65	59.90
62	46.18	42.43	38.69	36.19	68.64	62.40	57.41	53.66	81.12	74.88	68.64	64.90
63	49.92	46.18	41.18	39.94	73.63	67.39	61.15	57.41	87.36	79.87	72.38	68.64
64	53.66	48.67	44.93	42.43	77.38	71.14	64.90	61.15	92.35	84.86	77.38	73.63
65	57.41	52.42	47.42	44.93	82.37	74.88	68.64	64.90	98.59	89.86	82.37	77.38
66	63.65	58.66	53.66	51.17	91.10	83.62	76.13	72.38	107.33	98.59	89.86	84.86
67	71.14	64.90	58.66	56.16	99.84	92.35	83.62	79.87	116.06	106.08	97.34	92.35
68	77.38	71.14	64.90	61.15	109.82	99.84	91.10	86.11	126.05	114.82	104.83	99.84
69	84.86	77.38	69.89	67.39	118.56	108.58	98.59	93.60	134.78	123.55	112.32	106.08
70	91.10	83.62	76.13	72.38	127.30	117.31	106.08	101.09	143.52	132.29	119.81	113.57
71	104.83	96.10	87.36	82.37	144.77	132.29	121.06	114.82	162.24	148.51	136.03	128.54
72	117.31	108.58	98.59	93.60	162.24	148.51	134.78	128.54	180.96	165.98	151.01	143.52
73	131.04	119.81	109.82	103.58	178.46	164.74	149.76	142.27	199.68	183.46	167.23	158.50
74	144.77	132.29	119.81	114.82	195.94	179.71	163.49	154.75	218.40	200.93	182.21	173.47
75	157.25	144.77	131.04	124.80	213.41	195.94	177.22	168.48	237.12	217.15	198.43	188.45
76	180.96	165.98	151.01	143.52	240.86	220.90	200.93	190.94	264.58	243.36	220.90	209.66
77	204.67	187.20	170.98	162.24	267.07	245.86	223.39	212.16	292.03	268.32	243.36	232.13
78	228.38	208.42	189.70	180.96	294.53	270.82	245.86	233.38	319.49	293.28	267.07	253.34
79	252.10	230.88	209.66	199.68	321.98	295.78	268.32	254.59	348.19	318.24	289.54	274.56
80	274.56	252.10	229.63	217.15	349.44	320.74	290.78	277.06	375.65	344.45	312.00	297.02
81	294.53	269.57	244.61	233.38	374.40	343.20	312.00	295.78	401.86	368.16	334.46	318.24
82	315.74	289.54	263.33	250.85	401.86	368.16	334.46	318.24	431.81	395.62	359.42	341.95
83	341.95	313.25	284.54	270.82	434.30	398.11	361.92	343.20	465.50	426.82	388.13	369.41
84	370.66	339.46	308.26	293.28	470.50	431.81	391.87	373.15	505.44	463.01	421.82	400.61
85	404.35	370.66	336.96	319.49	512.93	470.50	428.06	406.85	551.62	505.44	459.26	436.80
86	440.54	403.10	366.91	348.19	559.10	512.93	466.75	443.04	600.29	550.37	500.45	475.49
87	480.48	440.54	399.36	379.39	610.27	559.10	507.94	482.98	655.20	600.29	545.38	517.92
88	522.91	479.23	435.55	414.34	665.18	609.02	554.11	526.66	713.86	653.95	595.30	565.34
89	570.34	522.91	475.49	451.78	725.09	663.94	604.03	574.08	777.50	712.61	647.71	615.26
90	621.50	570.34	517.92	491.71	789.98	723.84	657.70	625.25	847.39	777.50	706.37	671.42
91	677.66	621.50	564.10	536.64	861.12	788.74	717.60	681.41	924.77	847.39	770.02	731.33
92	738.82	676.42	615.26	584.06	938.50	859.87	781.25	742.56	1,007.14	923.52	839.90	797.47
93	804.96	737.57	670.18	637.73	1,022.11	937.25	852.38	809.95	1,098.24	1,007.14	914.78	869.86
94	877.34	803.71	731.33	695.14	1,114.46	1,022.11	928.51	882.34	1,196.83	1,096.99	997.15	947.23

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.71	21.22	19.97	18.72	34.94	32.45	29.95	27.46	47.42	43.68	38.69	37.44
25-29	24.96	23.71	21.22	19.97	37.44	34.94	31.20	29.95	51.17	46.18	42.43	39.94
30-34	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	54.91	49.92	44.93	43.68
35-39	29.95	27.46	24.96	23.71	43.68	39.94	36.19	34.94	58.66	53.66	48.67	46.18
40-44	31.20	28.70	26.21	24.96	47.42	43.68	39.94	37.44	62.40	57.41	52.42	49.92
45	32.45	29.95	26.21	24.96	48.67	43.68	39.94	38.69	64.90	58.66	53.66	51.17
46	32.45	29.95	27.46	26.21	48.67	43.68	39.94	38.69	64.90	59.90	54.91	51.17
47	32.45	29.95	27.46	26.21	48.67	44.93	39.94	38.69	66.14	61.15	54.91	52.42
48	32.45	29.95	27.46	26.21	48.67	44.93	39.94	38.69	67.39	61.15	56.16	53.66
49	33.70	29.95	27.46	26.21	48.67	44.93	41.18	38.69	68.64	62.40	57.41	53.66
50	33.70	31.20	27.46	26.21	48.67	44.93	41.18	38.69	69.89	63.65	57.41	54.91
51	33.70	31.20	28.70	27.46	49.92	46.18	41.18	39.94	71.14	64.90	58.66	56.16
52	34.94	31.20	28.70	27.46	51.17	47.42	42.43	39.94	72.38	66.14	59.90	57.41
53	34.94	32.45	29.95	27.46	52.42	48.67	43.68	41.18	72.38	67.39	61.15	57.41
54	36.19	32.45	29.95	28.70	53.66	48.67	44.93	42.43	73.63	67.39	62.40	58.66
55	36.19	33.70	29.95	28.70	54.91	49.92	46.18	43.68	74.88	68.64	62.40	59.90
56	38.69	36.19	32.45	31.20	58.66	53.66	48.67	46.18	78.62	72.38	66.14	62.40
57	41.18	37.44	33.70	32.45	63.65	57.41	52.42	49.92	82.37	76.13	68.64	64.90
58	43.68	39.94	36.19	34.94	67.39	61.15	56.16	53.66	86.11	78.62	72.38	68.64
59	46.18	42.43	37.44	36.19	71.14	64.90	59.90	56.16	89.86	82.37	74.88	71.14
60	47.42	43.68	39.94	37.44	74.88	68.64	62.40	59.90	93.60	86.11	77.38	73.63
61	52.42	48.67	43.68	41.18	82.37	74.88	68.64	64.90	99.84	91.10	83.62	78.62
62	57.41	52.42	47.42	44.93	88.61	81.12	73.63	69.89	106.08	97.34	88.61	83.62
63	61.15	56.16	51.17	48.67	94.85	86.11	78.62	74.88	112.32	103.58	93.60	89.86
64	66.14	61.15	54.91	52.42	101.09	92.35	83.62	79.87	119.81	109.82	99.84	94.85
65	71.14	64.90	58.66	56.16	107.33	98.59	89.86	84.86	126.05	114.82	104.83	99.84
66	79.87	72.38	66.14	62.40	118.56	108.58	99.84	94.85	137.28	126.05	114.82	108.58
67	88.61	81.12	73.63	69.89	131.04	119.81	108.58	103.58	149.76	137.28	124.80	118.56
68	97.34	88.61	81.12	76.13	142.27	131.04	118.56	113.57	162.24	148.51	136.03	128.54
69	104.83	96.10	87.36	83.62	154.75	142.27	128.54	122.30	174.72	159.74	146.02	138.53
70	113.57	104.83	94.85	89.86	165.98	152.26	138.53	132.29	187.20	170.98	156.00	148.51
71	132.29	121.06	109.82	104.83	188.45	173.47	157.25	149.76	212.16	194.69	175.97	167.23
72	149.76	137.28	124.80	118.56	210.91	193.44	175.97	167.23	235.87	217.15	197.18	187.20
73	167.23	153.50	139.78	132.29	233.38	214.66	194.69	184.70	260.83	239.62	217.15	207.17
74	185.95	169.73	154.75	147.26	255.84	234.62	213.41	203.42	285.79	262.08	238.37	225.89
75	203.42	187.20	169.73	160.99	278.30	255.84	232.13	220.90	310.75	284.54	258.34	245.86
76	232.13	213.41	193.44	184.70	314.50	288.29	262.08	249.60	348.19	319.49	289.54	275.81
77	262.08	239.62	218.40	207.17	350.69	321.98	293.28	278.30	385.63	353.18	320.74	305.76
78	290.78	267.07	242.11	230.88	386.88	355.68	323.23	307.01	423.07	388.13	353.18	334.46
79	320.74	293.28	267.07	253.34	423.07	388.13	353.18	335.71	460.51	421.82	384.38	364.42
80	349.44	320.74	290.78	277.06	459.26	421.82	383.14	364.42	497.95	456.77	415.58	394.37
81	374.40	343.20	312.00	295.78	491.71	450.53	410.59	389.38	532.90	489.22	444.29	421.82
82	401.86	368.16	334.46	318.24	529.15	485.47	440.54	419.33	572.83	525.41	477.98	454.27
83	434.30	398.11	361.92	343.20	571.58	524.16	475.49	451.78	619.01	567.84	515.42	490.46
84	470.50	431.81	391.87	373.15	620.26	567.84	516.67	490.46	671.42	615.26	560.35	531.65
85	512.93	470.50	428.06	406.85	675.17	619.01	562.85	535.39	732.58	671.42	610.27	579.07
86	559.10	512.93	466.75	443.04	736.32	675.17	614.02	582.82	798.72	731.33	665.18	631.49
87	610.27	559.10	507.94	482.98	802.46	736.32	668.93	635.23	869.86	797.47	725.09	688.90
88	665.18	609.02	554.11	526.66	874.85	802.46	728.83	692.64	948.48	869.86	789.98	751.30
89	725.09	663.94	604.03	574.08	953.47	873.60	794.98	755.04	1,033.34	947.23	861.12	818.69
90	789.98	723.84	657.70	625.25	1,039.58	953.47	866.11	822.43	1,126.94	1,033.34	938.50	892.32
91	861.12	788.74	717.60	681.41	1,133.18	1,038.34	944.74	897.31	1,228.03	1,125.70	1,023.36	972.19
92	938.50	859.87	781.25	742.56	1,235.52	1,131.94	1,029.60	977.18	1,339.10	1,226.78	1,115.71	1,059.55
93	1,022.11	937.25	852.38	809.95	1,346.59	1,234.27	1,121.95	1,065.79	1,458.91	1,337.86	1,215.55	1,155.65
94	1,114.46	1,022.11	928.51	882.34	1,467.65	1,345.34	1,223.04	1,161.89	1,589.95	1,457.66	1,325.38	1,259.23

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.96	23.71	21.22	19.97	38.69	36.19	32.45	31.20	52.42	48.67	43.68	42.43
25-29	27.46	24.96	22.46	21.22	42.43	38.69	34.94	33.70	57.41	52.42	47.42	44.93
30-34	29.95	27.46	24.96	23.71	44.93	41.18	37.44	36.19	61.15	56.16	51.17	48.67
35-39	31.20	28.70	26.21	24.96	48.67	44.93	41.18	38.69	66.14	59.90	54.91	52.42
40-44	33.70	31.20	28.70	27.46	52.42	48.67	43.68	41.18	71.14	64.90	58.66	56.16
45	34.94	32.45	28.70	27.46	53.66	48.67	44.93	42.43	72.38	66.14	59.90	57.41
46	34.94	32.45	28.70	27.46	53.66	49.92	44.93	42.43	73.63	67.39	61.15	58.66
47	34.94	32.45	29.95	27.46	54.91	49.92	46.18	43.68	74.88	68.64	62.40	59.90
48	34.94	32.45	29.95	28.70	54.91	51.17	46.18	43.68	76.13	69.89	63.65	61.15
49	36.19	32.45	29.95	28.70	56.16	51.17	46.18	43.68	78.62	71.14	64.90	62.40
50	36.19	32.45	29.95	28.70	56.16	52.42	47.42	44.93	79.87	73.63	66.14	63.65
51	37.44	33.70	31.20	28.70	57.41	52.42	47.42	46.18	81.12	73.63	67.39	63.65
52	37.44	34.94	31.20	29.95	58.66	53.66	48.67	46.18	81.12	74.88	67.39	64.90
53	38.69	36.19	32.45	31.20	59.90	54.91	49.92	47.42	82.37	76.13	68.64	64.90
54	39.94	36.19	33.70	31.20	61.15	56.16	51.17	47.42	83.62	76.13	69.89	66.14
55	41.18	37.44	33.70	32.45	61.15	56.16	51.17	48.67	84.86	77.38	69.89	67.39
56	43.68	39.94	36.19	34.94	66.14	61.15	56.16	52.42	88.61	81.12	73.63	69.89
57	46.18	42.43	38.69	37.44	71.14	66.14	59.90	56.16	92.35	84.86	77.38	73.63
58	49.92	44.93	41.18	38.69	76.13	69.89	63.65	61.15	97.34	88.61	81.12	76.13
59	52.42	47.42	43.68	41.18	82.37	74.88	68.64	64.90	101.09	92.35	83.62	79.87
60	54.91	49.92	46.18	43.68	87.36	79.87	72.38	68.64	104.83	96.10	87.36	83.62
61	59.90	54.91	49.92	47.42	93.60	86.11	78.62	73.63	112.32	103.58	93.60	88.61
62	63.65	58.66	53.66	51.17	99.84	92.35	83.62	79.87	119.81	109.82	99.84	94.85
63	68.64	62.40	57.41	53.66	107.33	98.59	89.86	84.86	127.30	116.06	106.08	99.84
64	73.63	67.39	61.15	57.41	113.57	104.83	94.85	89.86	134.78	123.55	112.32	106.08
65	77.38	71.14	64.90	61.15	121.06	111.07	101.09	96.10	141.02	129.79	117.31	112.32
66	87.36	79.87	73.63	69.89	134.78	123.55	112.32	106.08	156.00	143.52	129.79	123.55
67	97.34	89.86	81.12	77.38	148.51	136.03	123.55	117.31	170.98	156.00	142.27	134.78
68	107.33	98.59	89.86	84.86	162.24	148.51	134.78	128.54	184.70	169.73	154.75	147.26
69	117.31	107.33	98.59	93.60	175.97	160.99	146.02	139.78	199.68	183.46	167.23	158.50
70	127.30	117.31	106.08	101.09	189.70	173.47	158.50	149.76	214.66	197.18	178.46	169.73
71	148.51	136.03	123.55	117.31	214.66	197.18	179.71	169.73	243.36	222.14	202.18	192.19
72	168.48	154.75	141.02	133.54	240.86	220.90	200.93	190.94	270.82	248.35	225.89	214.66
73	189.70	173.47	157.25	149.76	265.82	244.61	222.14	210.91	299.52	274.56	249.60	237.12
74	209.66	192.19	174.72	165.98	292.03	267.07	243.36	230.88	328.22	300.77	273.31	259.58
75	229.63	210.91	192.19	182.21	316.99	290.78	264.58	250.85	356.93	326.98	297.02	282.05
76	268.32	245.86	223.39	212.16	364.42	334.46	303.26	288.29	404.35	370.66	336.96	320.74
77	305.76	279.55	254.59	242.11	411.84	376.90	343.20	325.73	453.02	415.58	378.14	359.42
78	343.20	314.50	285.79	272.06	458.02	420.58	381.89	363.17	501.70	460.51	418.08	396.86
79	380.64	349.44	316.99	302.02	505.44	463.01	420.58	400.61	550.37	504.19	458.02	435.55
80	419.33	384.38	349.44	331.97	552.86	506.69	460.51	436.80	599.04	549.12	499.20	474.24
81	448.03	410.59	373.15	354.43	591.55	541.63	492.96	468.00	640.22	586.56	534.14	506.69
82	481.73	441.79	401.86	381.89	635.23	582.82	529.15	502.94	688.90	631.49	574.08	545.38
83	520.42	476.74	433.06	411.84	686.40	628.99	571.58	542.88	743.81	681.41	620.26	589.06
84	564.10	517.92	470.50	446.78	745.06	682.66	620.26	589.06	807.46	740.06	672.67	638.98
85	615.26	564.10	512.93	486.72	811.20	743.81	676.42	642.72	879.84	806.21	732.58	696.38
86	670.18	615.26	559.10	530.40	884.83	811.20	737.57	700.13	958.46	878.59	798.72	758.78
87	731.33	670.18	609.02	579.07	964.70	883.58	803.71	763.78	1,044.58	958.46	871.10	827.42
88	796.22	730.08	663.94	630.24	1,050.82	963.46	876.10	832.42	1,139.42	1,044.58	949.73	902.30
89	868.61	796.22	723.84	687.65	1,145.66	1,049.57	954.72	907.30	1,241.76	1,138.18	1,034.59	983.42
90	945.98	867.36	788.74	748.80	1,249.25	1,144.42	1,040.83	988.42	1,352.83	1,240.51	1,128.19	1,070.78
91	1,032.10	945.98	859.87	816.19	1,361.57	1,248.00	1,134.43	1,077.02	1,475.14	1,351.58	1,229.28	1,168.13
92	1,124.45	1,030.85	937.25	889.82	1,483.87	1,360.32	1,236.77	1,174.37	1,607.42	1,473.89	1,340.35	1,272.96
93	1,225.54	1,123.20	1,022.11	970.94	1,617.41	1,482.62	1,347.84	1,280.45	1,752.19	1,606.18	1,460.16	1,387.78
94	1,336.61	1,224.29	1,113.22	1,058.30	1,762.18	1,616.16	1,468.90	1,395.26	1,910.69	1,750.94	1,592.45	1,512.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.95	27.46	24.96	23.71	44.93	41.18	37.44	36.19	61.15	56.16	51.17	48.67
25-29	31.20	28.70	26.21	24.96	48.67	44.93	39.94	38.69	64.90	59.90	54.91	51.17
30-34	33.70	31.20	28.70	27.46	52.42	47.42	43.68	41.18	69.89	64.90	58.66	56.16
35-39	36.19	33.70	29.95	28.70	56.16	51.17	46.18	44.93	76.13	69.89	62.40	59.90
40-44	39.94	36.19	32.45	31.20	59.90	54.91	49.92	47.42	81.12	74.88	67.39	64.90
45	39.94	36.19	33.70	31.20	61.15	56.16	51.17	48.67	82.37	76.13	68.64	66.14
46	39.94	37.44	33.70	32.45	61.15	56.16	51.17	48.67	83.62	77.38	69.89	66.14
47	39.94	37.44	33.70	32.45	61.15	56.16	51.17	48.67	84.86	77.38	71.14	67.39
48	41.18	37.44	33.70	32.45	61.15	56.16	51.17	48.67	86.11	78.62	71.14	67.39
49	41.18	37.44	33.70	32.45	61.15	56.16	51.17	48.67	86.11	79.87	72.38	68.64
50	41.18	37.44	33.70	32.45	61.15	56.16	51.17	48.67	87.36	79.87	72.38	68.64
51	42.43	38.69	34.94	33.70	63.65	58.66	52.42	49.92	88.61	81.12	73.63	69.89
52	42.43	39.94	36.19	33.70	64.90	59.90	54.91	51.17	89.86	82.37	74.88	71.14
53	43.68	39.94	36.19	34.94	67.39	61.15	56.16	53.66	91.10	83.62	76.13	72.38
54	44.93	41.18	37.44	34.94	68.64	63.65	57.41	54.91	92.35	84.86	77.38	73.63
55	46.18	42.43	37.44	36.19	71.14	64.90	58.66	56.16	93.60	86.11	77.38	73.63
56	48.67	44.93	41.18	38.69	76.13	69.89	63.65	59.90	98.59	91.10	82.37	78.62
57	52.42	48.67	43.68	42.43	81.12	74.88	68.64	64.90	104.83	96.10	87.36	82.37
58	56.16	52.42	47.42	44.93	87.36	79.87	72.38	68.64	109.82	101.09	91.10	87.36
59	59.90	54.91	49.92	47.42	92.35	84.86	77.38	73.63	116.06	106.08	96.10	91.10
60	63.65	58.66	53.66	51.17	98.59	89.86	82.37	77.38	121.06	111.07	101.09	96.10
61	68.64	63.65	57.41	54.91	104.83	96.10	87.36	83.62	129.79	118.56	108.58	102.34
62	73.63	67.39	61.15	58.66	112.32	103.58	93.60	89.86	138.53	127.30	114.82	109.82
63	78.62	72.38	66.14	62.40	119.81	109.82	99.84	94.85	147.26	134.78	122.30	116.06
64	83.62	77.38	69.89	66.14	127.30	117.31	106.08	101.09	156.00	142.27	129.79	123.55
65	88.61	81.12	73.63	69.89	134.78	123.55	112.32	106.08	164.74	151.01	137.28	129.79
66	101.09	92.35	83.62	79.87	151.01	138.53	126.05	119.81	180.96	165.98	151.01	143.52
67	112.32	102.34	93.60	88.61	167.23	152.26	138.53	132.29	197.18	180.96	164.74	156.00
68	123.55	113.57	102.34	97.34	182.21	167.23	152.26	144.77	213.41	195.94	178.46	169.73
69	134.78	123.55	112.32	106.08	198.43	182.21	165.98	157.25	229.63	210.91	192.19	182.21
70	146.02	133.54	122.30	116.06	214.66	197.18	178.46	169.73	247.10	225.89	205.92	194.69
71	168.48	154.75	141.02	133.54	244.61	223.39	203.42	193.44	277.06	254.59	230.88	219.65
72	190.94	175.97	159.74	151.01	274.56	250.85	228.38	217.15	308.26	283.30	257.09	244.61
73	214.66	195.94	178.46	169.73	304.51	278.30	253.34	240.86	339.46	312.00	283.30	269.57
74	237.12	217.15	197.18	187.20	333.22	305.76	278.30	264.58	370.66	340.70	309.50	293.28
75	259.58	237.12	215.90	204.67	363.17	333.22	303.26	288.29	401.86	368.16	335.71	318.24
76	295.78	270.82	245.86	234.62	410.59	376.90	341.95	325.73	450.53	413.09	375.65	356.93
77	336.96	309.50	280.80	267.07	464.26	425.57	386.88	366.91	504.19	463.01	420.58	399.36
78	376.90	345.70	314.50	298.27	515.42	471.74	429.31	408.10	555.36	509.18	463.01	439.30
79	415.58	380.64	345.70	328.22	561.60	515.42	468.00	444.29	599.04	549.12	499.20	474.24
80	448.03	410.59	373.15	354.43	606.53	556.61	505.44	480.48	647.71	594.05	539.14	512.93
81	479.23	439.30	399.36	379.39	648.96	595.30	540.38	514.18	692.64	635.23	577.82	547.87
82	515.42	472.99	429.31	408.10	697.63	638.98	581.57	552.86	745.06	682.66	620.26	589.06
83	556.61	510.43	464.26	440.54	753.79	690.14	627.74	596.54	803.71	737.57	670.18	636.48
84	604.03	554.11	504.19	477.98	817.44	748.80	681.41	647.71	872.35	799.97	727.58	691.39
85	658.94	604.03	549.12	521.66	891.07	817.44	742.56	705.12	950.98	872.35	792.48	752.54
86	717.60	657.70	597.79	567.84	970.94	889.82	809.95	768.77	1,037.09	950.98	863.62	821.18
87	782.50	717.60	652.70	619.01	1,058.30	970.94	882.34	838.66	1,130.69	1,035.84	942.24	894.82
88	853.63	782.50	711.36	675.17	1,154.40	1,058.30	962.21	913.54	1,231.78	1,129.44	1,025.86	974.69
89	929.76	852.38	775.01	736.32	1,257.98	1,153.15	1,048.32	995.90	1,342.85	1,230.53	1,119.46	1,063.30
90	1,013.38	928.51	844.90	802.46	1,371.55	1,256.74	1,143.17	1,085.76	1,463.90	1,341.60	1,219.30	1,158.14
91	1,104.48	1,012.13	921.02	874.85	1,493.86	1,370.30	1,245.50	1,183.10	1,594.94	1,462.66	1,329.12	1,262.98
92	1,204.32	1,103.23	1,003.39	953.47	1,628.64	1,492.61	1,357.82	1,289.18	1,738.46	1,593.70	1,448.93	1,376.54
93	1,312.90	1,203.07	1,093.25	1,039.58	1,775.90	1,627.39	1,480.13	1,405.25	1,895.71	1,737.22	1,579.97	1,500.10
94	1,430.21	1,311.65	1,191.84	1,133.18	1,935.65	1,774.66	1,612.42	1,532.54	2,065.44	1,893.22	1,720.99	1,634.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.20	28.70	26.21	24.96	48.67	44.93	41.18	38.69	64.90	59.90	53.66	51.17
25-29	33.70	31.20	28.70	26.21	52.42	48.67	43.68	42.43	69.89	63.65	57.41	54.91
30-34	36.19	33.70	29.95	28.70	57.41	52.42	47.42	44.93	74.88	68.64	62.40	58.66
35-39	38.69	36.19	32.45	31.20	61.15	56.16	51.17	48.67	81.12	73.63	67.39	63.65
40-44	42.43	38.69	34.94	33.70	66.14	59.90	54.91	52.42	86.11	79.87	72.38	68.64
45	42.43	38.69	36.19	33.70	67.39	61.15	56.16	52.42	88.61	81.12	73.63	69.89
46	42.43	39.94	36.19	33.70	67.39	61.15	56.16	52.42	88.61	82.37	74.88	71.14
47	43.68	39.94	36.19	33.70	67.39	61.15	56.16	53.66	89.86	82.37	74.88	71.14
48	43.68	39.94	36.19	34.94	67.39	61.15	56.16	53.66	91.10	83.62	76.13	72.38
49	43.68	39.94	36.19	34.94	67.39	61.15	56.16	53.66	91.10	83.62	76.13	72.38
50	43.68	39.94	36.19	34.94	67.39	61.15	56.16	53.66	92.35	84.86	77.38	73.63
51	44.93	41.18	37.44	34.94	69.89	63.65	57.41	54.91	93.60	86.11	78.62	73.63
52	44.93	41.18	37.44	36.19	71.14	64.90	59.90	56.16	94.85	87.36	78.62	74.88
53	46.18	42.43	38.69	36.19	73.63	67.39	61.15	58.66	96.10	87.36	79.87	76.13
54	47.42	43.68	38.69	37.44	76.13	68.64	62.40	59.90	97.34	88.61	81.12	77.38
55	47.42	43.68	39.94	37.44	77.38	71.14	64.90	61.15	98.59	89.86	82.37	77.38
56	51.17	47.42	42.43	41.18	83.62	76.13	69.89	66.14	104.83	96.10	87.36	82.37
57	54.91	51.17	46.18	43.68	89.86	82.37	74.88	71.14	111.07	101.09	92.35	87.36
58	58.66	53.66	48.67	46.18	94.85	87.36	79.87	74.88	117.31	107.33	97.34	92.35
59	62.40	57.41	52.42	49.92	101.09	92.35	84.86	79.87	123.55	113.57	103.58	97.34
60	66.14	61.15	54.91	52.42	107.33	98.59	89.86	84.86	129.79	119.81	108.58	103.58
61	72.38	66.14	59.90	57.41	114.82	104.83	94.85	91.10	139.78	128.54	116.06	111.07
62	78.62	71.14	64.90	62.40	122.30	111.07	101.09	96.10	149.76	137.28	124.80	118.56
63	83.62	77.38	69.89	66.14	128.54	118.56	107.33	102.34	158.50	146.02	132.29	126.05
64	89.86	82.37	74.88	71.14	136.03	124.80	113.57	108.58	168.48	154.75	139.78	133.54
65	96.10	87.36	79.87	76.13	143.52	132.29	119.81	113.57	178.46	163.49	148.51	141.02
66	108.58	99.84	89.86	86.11	160.99	147.26	134.78	127.30	195.94	179.71	163.49	154.75
67	121.06	111.07	99.84	94.85	178.46	163.49	148.51	141.02	213.41	195.94	178.46	169.73
68	132.29	122.30	111.07	104.83	195.94	179.71	163.49	154.75	230.88	212.16	193.44	183.46
69	144.77	133.54	121.06	114.82	213.41	195.94	177.22	168.48	249.60	228.38	207.17	197.18
70	157.25	144.77	131.04	124.80	230.88	210.91	192.19	182.21	267.07	244.61	222.14	210.91
71	182.21	165.98	151.01	143.52	263.33	240.86	219.65	208.42	300.77	275.81	250.85	238.37
72	205.92	188.45	172.22	163.49	295.78	270.82	245.86	233.38	333.22	305.76	278.30	264.58
73	229.63	210.91	192.19	182.21	328.22	300.77	273.31	259.58	366.91	336.96	305.76	290.78
74	254.59	233.38	212.16	200.93	360.67	330.72	300.77	284.54	400.61	366.91	333.22	316.99
75	278.30	255.84	232.13	220.90	393.12	359.42	326.98	310.75	434.30	398.11	361.92	343.20
76	318.24	290.78	264.58	252.10	443.04	406.85	369.41	350.69	485.47	445.54	404.35	384.38
77	361.92	331.97	302.02	287.04	501.70	459.26	418.08	396.86	544.13	499.20	453.02	430.56
78	405.60	371.90	338.21	320.74	556.61	510.43	464.26	440.54	599.04	549.12	499.20	474.24
79	446.78	409.34	371.90	353.18	606.53	555.36	505.44	480.48	646.46	592.80	539.14	511.68
80	481.73	441.79	401.86	381.89	655.20	600.29	545.38	519.17	697.63	640.22	581.57	552.86
81	515.42	472.99	429.31	408.10	701.38	642.72	584.06	555.36	747.55	685.15	622.75	591.55
82	554.11	507.94	461.76	439.30	753.79	690.14	627.74	596.54	802.46	736.32	668.93	635.23
83	599.04	549.12	499.20	474.24	813.70	746.30	677.66	643.97	867.36	794.98	722.59	686.40
84	650.21	595.30	541.63	514.18	882.34	808.70	736.32	698.88	940.99	862.37	783.74	745.06
85	707.62	648.96	590.30	560.35	962.21	882.34	802.46	761.28	1,025.86	939.74	854.88	812.45
86	772.51	707.62	642.72	611.52	1,048.32	960.96	873.60	829.92	1,118.21	1,024.61	932.26	884.83
87	841.15	771.26	701.38	666.43	1,143.17	1,048.32	952.22	904.80	1,219.30	1,116.96	1,015.87	964.70
88	917.28	841.15	763.78	726.34	1,246.75	1,141.92	1,038.34	987.17	1,327.87	1,218.05	1,106.98	1,052.06
89	999.65	916.03	832.42	791.23	1,357.82	1,245.50	1,131.94	1,075.78	1,447.68	1,327.87	1,206.82	1,145.66
90	1,089.50	998.40	908.54	862.37	1,480.13	1,357.82	1,234.27	1,171.87	1,578.72	1,446.43	1,315.39	1,249.25
91	1,188.10	1,088.26	989.66	939.74	1,613.66	1,478.88	1,345.34	1,277.95	1,719.74	1,577.47	1,433.95	1,361.57
92	1,294.18	1,186.85	1,078.27	1,024.61	1,759.68	1,612.42	1,466.40	1,392.77	1,874.50	1,718.50	1,562.50	1,483.87
93	1,411.49	1,292.93	1,175.62	1,116.96	1,916.93	1,757.18	1,597.44	1,517.57	2,044.22	1,873.25	1,703.52	1,618.66
94	1,537.54	1,410.24	1,281.70	1,218.05	2,090.40	1,915.68	1,742.21	1,654.85	2,227.68	2,041.73	1,857.02	1,763.42

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.94	32.45	28.70	27.46	54.91	49.92	44.93	43.68	72.38	66.14	59.90	57.41
25-29	37.44	34.94	31.20	29.95	58.66	53.66	48.67	46.18	77.38	71.14	64.90	61.15
30-34	39.94	37.44	33.70	32.45	63.65	57.41	52.42	49.92	83.62	76.13	69.89	66.14
35-39	43.68	39.94	36.19	34.94	67.39	62.40	56.16	53.66	89.86	82.37	74.88	71.14
40-44	46.18	42.43	38.69	37.44	72.38	67.39	61.15	57.41	96.10	88.61	79.87	76.13
45	47.42	43.68	39.94	37.44	74.88	68.64	62.40	58.66	98.59	89.86	81.12	77.38
46	47.42	43.68	39.94	37.44	74.88	68.64	62.40	58.66	98.59	91.10	82.37	78.62
47	47.42	43.68	39.94	37.44	74.88	68.64	62.40	58.66	99.84	91.10	83.62	78.62
48	48.67	43.68	39.94	38.69	74.88	68.64	62.40	58.66	101.09	92.35	83.62	79.87
49	48.67	43.68	39.94	38.69	74.88	68.64	62.40	58.66	102.34	93.60	84.86	81.12
50	48.67	44.93	39.94	38.69	74.88	68.64	62.40	58.66	102.34	93.60	86.11	81.12
51	49.92	44.93	41.18	38.69	77.38	71.14	63.65	61.15	103.58	94.85	86.11	82.37
52	49.92	46.18	42.43	39.94	78.62	72.38	66.14	62.40	104.83	96.10	87.36	83.62
53	51.17	47.42	42.43	41.18	81.12	74.88	67.39	64.90	106.08	97.34	88.61	83.62
54	52.42	47.42	43.68	41.18	83.62	77.38	69.89	66.14	107.33	98.59	89.86	84.86
55	53.66	48.67	43.68	42.43	86.11	78.62	71.14	68.64	108.58	99.84	91.10	86.11
56	57.41	52.42	47.42	44.93	92.35	84.86	77.38	73.63	116.06	106.08	96.10	92.35
57	61.15	56.16	51.17	48.67	99.84	91.10	82.37	78.62	123.55	112.32	102.34	97.34
58	64.90	59.90	54.91	51.17	106.08	97.34	88.61	83.62	129.79	119.81	108.58	103.58
59	69.89	63.65	57.41	54.91	112.32	103.58	93.60	88.61	137.28	126.05	114.82	108.58
60	73.63	67.39	61.15	58.66	118.56	108.58	98.59	93.60	144.77	132.29	119.81	114.82
61	79.87	73.63	66.14	63.65	127.30	116.06	106.08	101.09	154.75	142.27	129.79	122.30
62	86.11	79.87	72.38	68.64	134.78	123.55	112.32	107.33	165.98	152.26	138.53	131.04
63	93.60	84.86	77.38	73.63	143.52	131.04	119.81	113.57	175.97	162.24	147.26	139.78
64	99.84	91.10	83.62	78.62	151.01	138.53	126.05	119.81	187.20	170.98	156.00	148.51
65	106.08	97.34	88.61	84.86	159.74	146.02	133.54	126.05	197.18	180.96	164.74	156.00
66	119.81	109.82	99.84	94.85	178.46	163.49	148.51	141.02	217.15	199.68	180.96	172.22
67	133.54	122.30	111.07	106.08	198.43	180.96	164.74	157.25	237.12	217.15	197.18	187.20
68	147.26	134.78	122.30	117.31	217.15	199.68	180.96	172.22	257.09	235.87	214.66	203.42
69	160.99	147.26	134.78	127.30	237.12	217.15	197.18	187.20	277.06	253.34	230.88	218.40
70	174.72	159.74	146.02	138.53	255.84	234.62	213.41	202.18	295.78	272.06	247.10	234.62
71	202.18	184.70	168.48	159.74	292.03	267.07	243.36	230.88	333.22	305.76	278.30	263.33
72	228.38	209.66	190.94	180.96	328.22	300.77	273.31	259.58	370.66	339.46	308.26	293.28
73	255.84	234.62	213.41	202.18	364.42	333.22	303.26	288.29	408.10	373.15	339.46	323.23
74	282.05	258.34	235.87	223.39	399.36	366.91	333.22	316.99	444.29	408.10	370.66	351.94
75	309.50	283.30	258.34	244.61	435.55	399.36	363.17	344.45	481.73	441.79	401.86	381.89
76	353.18	323.23	293.28	279.55	492.96	451.78	410.59	389.38	539.14	494.21	449.28	426.82
77	401.86	368.16	334.46	318.24	556.61	510.43	464.26	440.54	604.03	554.11	502.94	477.98
78	450.53	413.09	375.65	356.93	617.76	566.59	514.18	489.22	665.18	609.02	554.11	526.66
79	495.46	454.27	413.09	391.87	672.67	617.76	561.60	532.90	717.60	657.70	597.79	567.84
80	535.39	490.46	445.54	423.07	727.58	666.43	606.53	575.33	775.01	710.11	646.46	614.02
81	572.83	524.16	476.74	453.02	777.50	712.61	648.96	616.51	829.92	760.03	691.39	656.45
82	615.26	564.10	512.93	486.72	836.16	766.27	696.38	662.69	891.07	817.44	742.56	706.37
83	663.94	609.02	554.11	525.41	903.55	827.42	752.54	715.10	963.46	882.34	802.46	762.53
84	721.34	661.44	600.29	570.34	979.68	898.56	816.19	776.26	1,044.58	957.22	871.10	827.42
85	786.24	720.10	655.20	621.50	1,068.29	979.68	889.82	846.14	1,139.42	1,043.33	948.48	901.06
86	856.13	784.99	713.86	677.66	1,164.38	1,067.04	970.94	922.27	1,241.76	1,138.18	1,034.59	982.18
87	933.50	856.13	777.50	738.82	1,269.22	1,163.14	1,058.30	1,004.64	1,352.83	1,240.51	1,126.94	1,070.78
88	1,017.12	932.26	847.39	806.21	1,384.03	1,267.97	1,153.15	1,095.74	1,475.14	1,351.58	1,229.28	1,168.13
89	1,109.47	1,017.12	924.77	878.59	1,507.58	1,382.78	1,256.74	1,194.34	1,607.42	1,473.89	1,339.10	1,272.96
90	1,209.31	1,108.22	1,007.14	957.22	1,643.62	1,506.34	1,370.30	1,301.66	1,752.19	1,606.18	1,460.16	1,387.78
91	1,317.89	1,208.06	1,098.24	1,043.33	1,792.13	1,642.37	1,492.61	1,418.98	1,909.44	1,750.94	1,591.20	1,512.58
92	1,436.45	1,316.64	1,196.83	1,136.93	1,953.12	1,789.63	1,627.39	1,546.27	2,081.66	1,908.19	1,734.72	1,648.61
93	1,566.24	1,435.20	1,304.16	1,239.26	2,129.09	1,951.87	1,773.41	1,684.80	2,268.86	2,080.42	1,890.72	1,795.87
94	1,706.02	1,564.99	1,422.72	1,351.58	2,320.03	2,126.59	1,933.15	1,837.06	2,473.54	2,267.62	2,061.70	1,958.11

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.44	33.70	31.20	29.95	58.66	53.66	48.67	46.18	77.38	71.14	63.65	61.15
25-29	39.94	37.44	33.70	32.45	62.40	57.41	52.42	49.92	82.37	76.13	68.64	66.14
30-34	43.68	39.94	36.19	33.70	67.39	62.40	56.16	53.66	88.61	81.12	73.63	69.89
35-39	46.18	42.43	38.69	37.44	72.38	66.14	59.90	57.41	96.10	87.36	79.87	76.13
40-44	49.92	46.18	41.18	39.94	78.62	71.14	64.90	62.40	102.34	94.85	86.11	81.12
45	51.17	46.18	42.43	39.94	79.87	72.38	66.14	62.40	104.83	96.10	87.36	83.62
46	51.17	46.18	42.43	39.94	79.87	72.38	66.14	63.65	106.08	97.34	88.61	83.62
47	51.17	47.42	42.43	39.94	79.87	73.63	66.14	63.65	107.33	98.59	88.61	84.86
48	51.17	47.42	42.43	41.18	79.87	73.63	66.14	63.65	107.33	98.59	89.86	84.86
49	51.17	47.42	42.43	41.18	79.87	73.63	66.14	63.65	108.58	99.84	91.10	86.11
50	52.42	47.42	43.68	41.18	79.87	73.63	66.14	63.65	109.82	101.09	91.10	87.36
51	52.42	48.67	43.68	42.43	82.37	74.88	68.64	64.90	111.07	102.34	92.35	88.61
52	53.66	49.92	44.93	42.43	84.86	77.38	71.14	67.39	112.32	103.58	93.60	88.61
53	54.91	49.92	46.18	43.68	87.36	79.87	72.38	68.64	113.57	104.83	94.85	89.86
54	56.16	51.17	46.18	43.68	89.86	82.37	74.88	71.14	114.82	106.08	96.10	91.10
55	57.41	52.42	47.42	44.93	92.35	84.86	77.38	72.38	116.06	107.33	97.34	92.35
56	61.15	56.16	51.17	48.67	98.59	91.10	82.37	78.62	123.55	113.57	103.58	98.59
57	66.14	59.90	54.91	52.42	106.08	97.34	88.61	83.62	132.29	121.06	109.82	104.83
58	69.89	63.65	58.66	54.91	113.57	103.58	94.85	89.86	139.78	127.30	116.06	109.82
59	73.63	68.64	62.40	58.66	119.81	109.82	99.84	94.85	147.26	134.78	122.30	116.06
60	78.62	72.38	64.90	62.40	127.30	117.31	106.08	101.09	154.75	142.27	128.54	122.30
61	86.11	78.62	71.14	67.39	136.03	124.80	113.57	107.33	165.98	152.26	138.53	131.04
62	92.35	84.86	77.38	73.63	144.77	132.29	121.06	114.82	177.22	162.24	147.26	141.02
63	99.84	91.10	83.62	78.62	153.50	141.02	127.30	121.06	188.45	173.47	157.25	149.76
64	107.33	97.34	88.61	84.86	162.24	148.51	134.78	128.54	199.68	183.46	167.23	158.50
65	113.57	104.83	94.85	89.86	170.98	156.00	142.27	134.78	210.91	193.44	175.97	167.23
66	128.54	117.31	107.33	102.34	190.94	175.97	159.74	151.01	232.13	213.41	193.44	184.70
67	143.52	131.04	119.81	113.57	212.16	194.69	177.22	167.23	253.34	232.13	210.91	200.93
68	157.25	144.77	131.04	124.80	232.13	213.41	193.44	184.70	274.56	252.10	229.63	217.15
69	172.22	158.50	143.52	136.03	253.34	232.13	210.91	200.93	295.78	270.82	247.10	234.62
70	187.20	170.98	156.00	148.51	273.31	250.85	228.38	217.15	316.99	290.78	264.58	250.85
71	215.90	198.43	179.71	170.98	312.00	285.79	260.83	247.10	356.93	326.98	297.02	282.05
72	244.61	224.64	203.42	193.44	350.69	321.98	292.03	278.30	396.86	363.17	330.72	313.25
73	273.31	250.85	228.38	215.90	389.38	356.93	324.48	308.26	435.55	399.36	363.17	345.70
74	302.02	277.06	252.10	239.62	428.06	391.87	356.93	338.21	475.49	435.55	396.86	376.90
75	330.72	303.26	275.81	262.08	466.75	428.06	388.13	369.41	515.42	472.99	429.31	408.10
76	376.90	345.70	314.50	298.27	526.66	482.98	439.30	416.83	577.82	529.15	480.48	456.77
77	430.56	394.37	358.18	340.70	595.30	545.38	496.70	471.74	646.46	592.80	539.14	511.68
78	481.73	441.79	401.86	381.89	661.44	606.53	550.37	522.91	711.36	651.46	592.80	562.85
79	530.40	485.47	441.79	419.33	720.10	660.19	600.29	570.34	767.52	703.87	640.22	607.78
80	572.83	524.16	476.74	453.02	777.50	713.86	648.96	616.51	829.92	760.03	691.39	656.45
81	612.77	561.60	510.43	484.22	832.42	763.78	693.89	658.94	887.33	813.70	740.06	702.62
82	657.70	604.03	549.12	521.66	894.82	819.94	746.30	708.86	953.47	874.85	794.98	755.04
83	711.36	651.46	592.80	562.85	967.20	886.08	804.96	765.02	1,030.85	944.74	858.62	816.19
84	771.26	707.62	642.72	610.27	1,048.32	960.96	873.60	829.92	1,118.21	1,024.61	932.26	884.83
85	841.15	771.26	700.13	665.18	1,143.17	1,048.32	952.22	904.80	1,218.05	1,116.96	1,015.87	964.70
86	916.03	839.90	763.78	725.09	1,245.50	1,141.92	1,038.34	985.92	1,327.87	1,218.05	1,106.98	1,052.06
87	998.40	916.03	832.42	791.23	1,357.82	1,245.50	1,131.94	1,075.78	1,447.68	1,326.62	1,206.82	1,145.66
88	1,089.50	998.40	907.30	862.37	1,480.13	1,356.58	1,234.27	1,171.87	1,578.72	1,446.43	1,315.39	1,249.25
89	1,186.85	1,088.26	989.66	939.74	1,613.66	1,478.88	1,345.34	1,277.95	1,719.74	1,576.22	1,433.95	1,361.57
90	1,294.18	1,185.60	1,078.27	1,024.61	1,758.43	1,612.42	1,466.40	1,392.77	1,874.50	1,718.50	1,562.50	1,483.87
91	1,410.24	1,292.93	1,175.62	1,116.96	1,916.93	1,757.18	1,597.44	1,517.57	2,044.22	1,873.25	1,703.52	1,617.41
92	1,537.54	1,408.99	1,280.45	1,216.80	2,090.40	1,915.68	1,740.96	1,654.85	2,227.68	2,041.73	1,857.02	1,763.42
93	1,674.82	1,536.29	1,396.51	1,326.62	2,277.60	2,087.90	1,898.21	1,803.36	2,428.61	2,226.43	2,023.01	1,921.92
94	1,825.82	1,673.57	1,521.31	1,445.18	2,482.27	2,276.35	2,069.18	1,965.60	2,647.01	2,426.11	2,205.22	2,095.39

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	42.43	38.69	34.94	33.70	64.90	59.90	54.91	51.17	86.11	78.62	72.38	68.64
25-29	44.93	41.18	37.44	36.19	69.89	64.90	58.66	56.16	92.35	84.86	77.38	73.63
30-34	48.67	44.93	39.94	38.69	76.13	68.64	62.40	59.90	99.84	91.10	83.62	78.62
35-39	52.42	47.42	43.68	41.18	81.12	74.88	67.39	64.90	107.33	98.59	89.86	84.86
40-44	56.16	51.17	46.18	43.68	87.36	79.87	72.38	68.64	114.82	106.08	96.10	91.10
45	57.41	52.42	47.42	44.93	88.61	81.12	74.88	71.14	117.31	107.33	97.34	93.60
46	57.41	52.42	47.42	44.93	88.61	82.37	74.88	71.14	118.56	108.58	98.59	93.60
47	57.41	52.42	47.42	44.93	88.61	82.37	74.88	71.14	119.81	109.82	99.84	94.85
48	57.41	52.42	47.42	46.18	88.61	82.37	74.88	71.14	121.06	111.07	101.09	96.10
49	57.41	52.42	48.67	46.18	89.86	82.37	74.88	71.14	122.30	112.32	101.09	96.10
50	57.41	53.66	48.67	46.18	89.86	82.37	74.88	71.14	123.55	112.32	102.34	97.34
51	58.66	53.66	48.67	47.42	92.35	84.86	76.13	72.38	124.80	114.82	103.58	98.59
52	59.90	54.91	49.92	47.42	94.85	87.36	78.62	74.88	126.05	116.06	104.83	99.84
53	61.15	56.16	51.17	48.67	97.34	89.86	81.12	77.38	127.30	117.31	106.08	101.09
54	62.40	57.41	52.42	49.92	99.84	92.35	83.62	79.87	128.54	118.56	107.33	102.34
55	63.65	58.66	53.66	49.92	103.58	94.85	86.11	81.12	131.04	119.81	108.58	103.58
56	68.64	62.40	57.41	53.66	111.07	102.34	92.35	87.36	138.53	127.30	116.06	109.82
57	73.63	67.39	61.15	58.66	118.56	108.58	98.59	93.60	147.26	134.78	123.55	117.31
58	78.62	72.38	64.90	62.40	127.30	116.06	106.08	99.84	156.00	143.52	129.79	123.55
59	83.62	76.13	69.89	66.14	134.78	123.55	112.32	107.33	164.74	151.01	137.28	129.79
60	88.61	81.12	73.63	69.89	142.27	131.04	118.56	113.57	173.47	158.50	144.77	137.28
61	96.10	87.36	79.87	76.13	152.26	139.78	127.30	121.06	185.95	170.98	154.75	147.26
62	103.58	94.85	86.11	82.37	162.24	148.51	134.78	128.54	198.43	182.21	165.98	157.25
63	112.32	102.34	93.60	88.61	172.22	157.25	143.52	136.03	210.91	193.44	175.97	167.23
64	119.81	109.82	99.84	94.85	180.96	165.98	151.01	143.52	224.64	205.92	187.20	177.22
65	127.30	117.31	106.08	101.09	190.94	174.72	159.74	151.01	237.12	217.15	197.18	187.20
66	143.52	132.29	119.81	113.57	214.66	195.94	178.46	169.73	260.83	238.37	217.15	205.92
67	159.74	147.26	133.54	127.30	237.12	217.15	197.18	188.45	284.54	260.83	237.12	224.64
68	177.22	162.24	147.26	139.78	260.83	238.37	217.15	205.92	308.26	282.05	257.09	243.36
69	193.44	177.22	160.99	152.26	283.30	259.58	235.87	224.64	331.97	304.51	275.81	262.08
70	209.66	192.19	174.72	165.98	307.01	280.80	255.84	242.11	355.68	325.73	295.78	280.80
71	242.11	222.14	200.93	190.94	349.44	320.74	292.03	277.06	399.36	366.91	333.22	315.74
72	273.31	250.85	228.38	217.15	393.12	360.67	326.98	310.75	444.29	406.85	369.41	351.94
73	305.76	280.80	254.59	242.11	435.55	399.36	363.17	345.70	487.97	448.03	406.85	386.88
74	338.21	310.75	282.05	268.32	479.23	439.30	399.36	379.39	532.90	487.97	444.29	421.82
75	370.66	339.46	308.26	293.28	521.66	479.23	435.55	413.09	576.58	529.15	480.48	456.77
76	423.07	386.88	351.94	334.46	590.30	540.38	491.71	466.75	646.46	592.80	539.14	511.68
77	481.73	441.79	401.86	381.89	666.43	611.52	555.36	527.90	723.84	663.94	602.78	572.83
78	539.14	494.21	449.28	426.82	740.06	678.91	616.51	586.56	796.22	730.08	663.94	630.24
79	592.80	544.13	494.21	469.25	807.46	740.06	672.67	638.98	859.87	788.74	716.35	681.41
80	641.47	587.81	534.14	507.94	871.10	798.72	726.34	690.14	928.51	851.14	773.76	735.07
81	685.15	628.99	571.58	542.88	932.26	854.88	777.50	737.57	993.41	911.04	828.67	787.49
82	737.57	675.17	614.02	584.06	1,002.14	918.53	834.91	793.73	1,068.29	979.68	889.82	846.14
83	796.22	730.08	663.94	630.24	1,082.02	992.16	902.30	857.38	1,154.40	1,058.30	962.21	913.54
84	863.62	791.23	720.10	683.90	1,174.37	1,077.02	978.43	929.76	1,251.74	1,148.16	1,043.33	990.91
85	940.99	863.62	784.99	745.06	1,280.45	1,173.12	1,067.04	1,013.38	1,365.31	1,250.50	1,136.93	1,080.77
86	1,025.86	940.99	854.88	812.45	1,395.26	1,279.20	1,163.14	1,104.48	1,487.62	1,364.06	1,239.26	1,178.11
87	1,118.21	1,025.86	932.26	886.08	1,521.31	1,394.02	1,267.97	1,204.32	1,621.15	1,486.37	1,351.58	1,284.19
88	1,219.30	1,118.21	1,015.87	964.70	1,657.34	1,520.06	1,381.54	1,312.90	1,767.17	1,619.90	1,472.64	1,399.01
89	1,329.12	1,218.05	1,106.98	1,052.06	1,807.10	1,656.10	1,506.34	1,430.21	1,926.91	1,765.92	1,604.93	1,525.06
90	1,448.93	1,327.87	1,206.82	1,146.91	1,969.34	1,805.86	1,641.12	1,560.00	2,100.38	1,924.42	1,749.70	1,662.34
91	1,578.72	1,447.68	1,315.39	1,250.50	2,146.56	1,968.10	1,789.63	1,699.78	2,288.83	2,097.89	1,906.94	1,812.10
92	1,720.99	1,577.47	1,433.95	1,362.82	2,340.00	2,145.31	1,950.62	1,853.28	2,494.75	2,286.34	2,079.17	1,975.58
93	1,875.74	1,719.74	1,563.74	1,485.12	2,550.91	2,338.75	2,125.34	2,019.26	2,719.39	2,492.26	2,266.37	2,152.80
94	2,045.47	1,874.50	1,703.52	1,618.66	2,780.54	2,548.42	2,317.54	2,201.47	2,964.00	2,716.90	2,469.79	2,346.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	12.48	12.48	11.23	9.98	19.97	18.72	17.47	16.22	27.46	24.96	22.46	21.22
25-29	13.73	12.48	11.23	11.23	22.46	19.97	18.72	17.47	29.95	27.46	24.96	23.71
30-34	14.98	13.73	12.48	12.48	23.71	21.22	19.97	18.72	31.20	28.70	26.21	24.96
35-39	16.22	14.98	13.73	12.48	24.96	23.71	21.22	19.97	33.70	31.20	28.70	27.46
40-44	17.47	16.22	14.98	13.73	27.46	24.96	22.46	21.22	36.19	33.70	31.20	28.70
45	17.47	16.22	14.98	13.73	27.46	24.96	22.46	22.46	37.44	34.94	31.20	29.95
46	17.47	16.22	14.98	13.73	27.46	24.96	23.71	22.46	37.44	34.94	31.20	29.95
47	18.72	16.22	14.98	14.98	27.46	26.21	23.71	22.46	38.69	34.94	32.45	29.95
48	18.72	17.47	14.98	14.98	28.70	26.21	23.71	22.46	38.69	36.19	32.45	31.20
49	18.72	17.47	14.98	14.98	28.70	26.21	23.71	22.46	39.94	36.19	32.45	31.20
50	18.72	17.47	16.22	14.98	28.70	26.21	23.71	22.46	39.94	36.19	33.70	31.20
51	18.72	17.47	16.22	14.98	28.70	26.21	23.71	22.46	41.18	37.44	33.70	32.45
52	19.97	17.47	16.22	14.98	28.70	26.21	24.96	23.71	41.18	37.44	34.94	32.45
53	19.97	17.47	16.22	14.98	29.95	27.46	24.96	23.71	42.43	38.69	34.94	33.70
54	19.97	18.72	16.22	16.22	29.95	27.46	24.96	23.71	42.43	39.94	36.19	33.70
55	19.97	18.72	16.22	16.22	29.95	27.46	24.96	23.71	43.68	39.94	36.19	34.94
56	22.46	19.97	18.72	17.47	32.45	29.95	27.46	26.21	44.93	41.18	37.44	36.19
57	23.71	21.22	19.97	18.72	36.19	32.45	29.95	28.70	47.42	43.68	38.69	37.44
58	24.96	23.71	21.22	19.97	38.69	34.94	32.45	29.95	48.67	44.93	41.18	38.69
59	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	51.17	46.18	42.43	39.94
60	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	52.42	47.42	43.68	41.18
61	31.20	28.70	26.21	24.96	47.42	43.68	38.69	37.44	56.16	51.17	47.42	44.93
62	33.70	31.20	28.70	27.46	49.92	46.18	42.43	39.94	59.90	54.91	49.92	47.42
63	36.19	33.70	29.95	28.70	53.66	49.92	44.93	42.43	64.90	58.66	53.66	51.17
64	39.94	36.19	32.45	31.20	57.41	52.42	47.42	44.93	68.64	62.40	57.41	53.66
65	42.43	38.69	34.94	33.70	61.15	56.16	49.92	47.42	72.38	66.14	59.90	57.41
66	47.42	43.68	38.69	37.44	67.39	61.15	56.16	53.66	78.62	72.38	66.14	62.40
67	52.42	47.42	43.68	41.18	73.63	67.39	61.15	58.66	86.11	78.62	71.14	67.39
68	57.41	52.42	47.42	44.93	81.12	73.63	67.39	63.65	92.35	84.86	77.38	73.63
69	62.40	57.41	52.42	49.92	87.36	79.87	72.38	69.89	99.84	91.10	82.37	78.62
70	67.39	62.40	56.16	53.66	94.85	86.11	78.62	74.88	106.08	97.34	88.61	83.62
71	77.38	71.14	64.90	61.15	107.33	98.59	88.61	84.86	119.81	109.82	99.84	94.85
72	87.36	79.87	72.38	68.64	119.81	109.82	99.84	94.85	133.54	122.30	111.07	106.08
73	97.34	88.61	81.12	76.13	132.29	121.06	109.82	104.83	147.26	134.78	123.55	117.31
74	106.08	97.34	88.61	84.86	144.77	132.29	121.06	114.82	160.99	148.51	134.78	127.30
75	116.06	106.08	97.34	92.35	157.25	144.77	131.04	124.80	174.72	160.99	146.02	138.53
76	133.54	122.30	111.07	106.08	177.22	162.24	148.51	141.02	195.94	179.71	163.49	154.75
77	151.01	138.53	126.05	119.81	197.18	180.96	164.74	156.00	215.90	198.43	179.71	170.98
78	168.48	154.75	139.78	133.54	217.15	199.68	180.96	172.22	235.87	215.90	197.18	187.20
79	185.95	169.73	154.75	147.26	237.12	218.40	198.43	188.45	257.09	234.62	213.41	203.42
80	203.42	185.95	168.48	160.99	258.34	235.87	214.66	204.67	277.06	253.34	230.88	219.65
81	217.15	198.43	180.96	172.22	275.81	253.34	229.63	218.40	295.78	272.06	247.10	234.62
82	233.38	213.41	194.69	184.70	297.02	272.06	247.10	234.62	318.24	292.03	265.82	252.10
83	252.10	230.88	209.66	199.68	320.74	293.28	267.07	253.34	344.45	315.74	287.04	272.06
84	273.31	250.85	228.38	215.90	346.94	318.24	289.54	274.56	373.15	341.95	310.75	295.78
85	298.27	273.31	248.35	235.87	379.39	346.94	315.74	299.52	406.85	373.15	339.46	321.98
86	324.48	298.27	270.82	257.09	413.09	378.14	344.45	326.98	443.04	406.85	369.41	350.69
87	354.43	324.48	295.78	280.80	450.53	413.09	374.40	355.68	482.98	443.04	403.10	383.14
88	385.63	354.43	321.98	305.76	490.46	449.28	409.34	388.13	526.66	482.98	439.30	416.83
89	420.58	385.63	350.69	333.22	534.14	490.46	445.54	423.07	574.08	526.66	477.98	454.27
90	459.26	420.58	381.89	363.17	582.82	534.14	485.47	461.76	625.25	574.08	521.66	495.46
91	500.45	458.02	416.83	395.62	635.23	582.82	529.15	502.94	682.66	625.25	567.84	540.38
92	545.38	499.20	454.27	431.81	692.64	635.23	576.58	547.87	743.81	681.41	619.01	589.06
93	594.05	544.13	495.46	470.50	755.04	691.39	628.99	597.79	809.95	742.56	675.17	641.47
94	647.71	594.05	539.14	512.93	822.43	753.79	685.15	651.46	883.58	809.95	736.32	698.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.22	14.98	13.73	12.48	24.96	22.46	19.97	19.97	32.45	29.95	27.46	26.21
25-29	17.47	16.22	14.98	13.73	26.21	23.71	22.46	21.22	34.94	32.45	29.95	27.46
30-34	18.72	17.47	16.22	14.98	28.70	26.21	23.71	22.46	37.44	34.94	31.20	29.95
35-39	19.97	18.72	17.47	16.22	29.95	27.46	24.96	23.71	41.18	37.44	33.70	32.45
40-44	22.46	19.97	18.72	17.47	32.45	29.95	27.46	26.21	43.68	39.94	36.19	34.94
45	22.46	19.97	18.72	17.47	33.70	31.20	27.46	26.21	44.93	41.18	37.44	34.94
46	22.46	21.22	18.72	17.47	33.70	31.20	27.46	26.21	44.93	41.18	37.44	36.19
47	22.46	21.22	18.72	17.47	33.70	31.20	27.46	26.21	46.18	42.43	38.69	36.19
48	22.46	21.22	18.72	18.72	33.70	31.20	28.70	26.21	47.42	42.43	38.69	37.44
49	23.71	21.22	18.72	18.72	33.70	31.20	28.70	26.21	47.42	43.68	39.94	37.44
50	23.71	21.22	19.97	18.72	33.70	31.20	28.70	27.46	48.67	43.68	39.94	38.69
51	23.71	21.22	19.97	18.72	34.94	32.45	28.70	27.46	48.67	44.93	41.18	38.69
52	23.71	22.46	19.97	18.72	36.19	32.45	29.95	28.70	49.92	46.18	41.18	39.94
53	24.96	22.46	19.97	19.97	36.19	33.70	29.95	28.70	51.17	46.18	42.43	39.94
54	24.96	22.46	21.22	19.97	37.44	33.70	31.20	29.95	51.17	47.42	42.43	41.18
55	24.96	23.71	21.22	19.97	38.69	34.94	31.20	29.95	52.42	48.67	43.68	41.18
56	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	54.91	49.92	46.18	43.68
57	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	57.41	52.42	47.42	44.93
58	29.95	27.46	24.96	23.71	46.18	42.43	38.69	37.44	59.90	54.91	49.92	47.42
59	31.20	28.70	26.21	24.96	49.92	44.93	41.18	38.69	62.40	57.41	52.42	49.92
60	33.70	29.95	27.46	26.21	52.42	48.67	43.68	41.18	64.90	59.90	53.66	51.17
61	36.19	33.70	29.95	28.70	57.41	52.42	47.42	44.93	69.89	63.65	57.41	54.91
62	39.94	36.19	33.70	31.20	61.15	56.16	51.17	48.67	73.63	67.39	61.15	58.66
63	42.43	39.94	36.19	33.70	66.14	59.90	54.91	52.42	78.62	72.38	64.90	62.40
64	46.18	42.43	38.69	36.19	69.89	64.90	58.66	56.16	82.37	76.13	68.64	66.14
65	48.67	44.93	41.18	38.69	74.88	68.64	62.40	58.66	87.36	79.87	72.38	68.64
66	54.91	51.17	46.18	43.68	82.37	76.13	68.64	66.14	96.10	87.36	79.87	76.13
67	61.15	56.16	51.17	48.67	91.10	83.62	76.13	72.38	104.83	96.10	87.36	82.37
68	67.39	61.15	56.16	53.66	99.84	91.10	82.37	78.62	113.57	103.58	94.85	89.86
69	73.63	67.39	61.15	58.66	107.33	98.59	89.86	84.86	121.06	111.07	101.09	96.10
70	79.87	72.38	66.14	62.40	116.06	106.08	96.10	92.35	129.79	119.81	108.58	103.58
71	92.35	83.62	76.13	72.38	131.04	121.06	109.82	103.58	147.26	134.78	122.30	116.06
72	104.83	96.10	87.36	82.37	147.26	134.78	122.30	116.06	164.74	151.01	137.28	129.79
73	117.31	107.33	97.34	92.35	162.24	149.76	136.03	128.54	182.21	165.98	151.01	143.52
74	129.79	118.56	107.33	102.34	178.46	163.49	148.51	141.02	198.43	182.21	165.98	157.25
75	142.27	129.79	118.56	112.32	193.44	178.46	162.24	153.50	215.90	198.43	179.71	170.98
76	162.24	148.51	134.78	128.54	219.65	200.93	182.21	173.47	242.11	222.14	202.18	192.19
77	182.21	167.23	152.26	144.77	244.61	224.64	203.42	193.44	268.32	245.86	223.39	212.16
78	202.18	185.95	168.48	159.74	269.57	247.10	224.64	213.41	294.53	269.57	245.86	233.38
79	223.39	204.67	185.95	175.97	294.53	270.82	245.86	233.38	320.74	294.53	267.07	253.34
80	243.36	223.39	202.18	192.19	319.49	293.28	267.07	253.34	346.94	318.24	289.54	274.56
81	259.58	238.37	217.15	205.92	341.95	314.50	285.79	270.82	370.66	340.70	309.50	293.28
82	279.55	255.84	233.38	220.90	368.16	336.96	307.01	292.03	399.36	365.66	331.97	315.74
83	302.02	277.06	252.10	239.62	398.11	364.42	330.72	314.50	430.56	395.62	359.42	340.70
84	328.22	300.77	273.31	259.58	431.81	395.62	359.42	341.95	468.00	428.06	389.38	370.66
85	356.93	326.98	298.27	283.30	470.50	430.56	391.87	371.90	509.18	466.75	424.32	403.10
86	389.38	356.93	324.48	308.26	512.93	469.25	426.82	405.60	555.36	509.18	463.01	439.30
87	424.32	389.38	353.18	335.71	559.10	511.68	465.50	441.79	605.28	555.36	504.19	479.23
88	463.01	424.32	385.63	365.66	609.02	557.86	507.94	481.73	660.19	605.28	550.37	522.91
89	504.19	461.76	420.58	399.36	663.94	609.02	552.86	525.41	718.85	658.94	599.04	569.09
90	549.12	504.19	458.02	435.55	723.84	662.69	602.78	572.83	783.74	718.85	653.95	620.26
91	599.04	549.12	499.20	474.24	788.74	722.59	657.70	624.00	854.88	783.74	712.61	676.42
92	652.70	599.04	544.13	516.67	859.87	787.49	716.35	680.16	932.26	853.63	776.26	737.57
93	711.36	652.70	592.80	564.10	937.25	858.62	781.25	741.31	1,015.87	931.01	846.14	803.71
94	776.26	711.36	646.46	614.02	1,020.86	936.00	851.14	808.70	1,106.98	1,014.62	922.27	876.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.22	14.98	13.73	13.73	26.21	23.71	21.22	19.97	34.94	31.20	28.70	27.46
25-29	17.47	16.22	14.98	13.73	27.46	24.96	22.46	21.22	37.44	33.70	31.20	29.95
30-34	18.72	17.47	16.22	14.98	29.95	27.46	24.96	23.71	39.94	36.19	33.70	31.20
35-39	21.22	18.72	17.47	16.22	32.45	28.70	26.21	24.96	43.68	39.94	36.19	33.70
40-44	22.46	19.97	18.72	17.47	33.70	31.20	28.70	27.46	46.18	42.43	38.69	36.19
45	22.46	21.22	18.72	17.47	34.94	32.45	28.70	27.46	47.42	43.68	39.94	37.44
46	22.46	21.22	18.72	18.72	34.94	32.45	29.95	27.46	48.67	43.68	39.94	38.69
47	22.46	21.22	18.72	18.72	36.19	32.45	29.95	28.70	48.67	44.93	41.18	38.69
48	23.71	21.22	19.97	18.72	36.19	33.70	29.95	28.70	49.92	46.18	42.43	39.94
49	23.71	21.22	19.97	18.72	36.19	33.70	29.95	28.70	51.17	47.42	42.43	39.94
50	23.71	21.22	19.97	18.72	37.44	33.70	31.20	28.70	52.42	47.42	43.68	41.18
51	23.71	22.46	19.97	18.72	37.44	34.94	31.20	29.95	52.42	48.67	43.68	41.18
52	24.96	22.46	21.22	19.97	38.69	34.94	32.45	29.95	53.66	48.67	44.93	42.43
53	24.96	23.71	21.22	19.97	38.69	36.19	32.45	31.20	53.66	49.92	44.93	42.43
54	26.21	23.71	22.46	21.22	39.94	36.19	32.45	31.20	54.91	49.92	44.93	43.68
55	27.46	24.96	22.46	21.22	39.94	37.44	33.70	32.45	54.91	51.17	46.18	43.68
56	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	57.41	53.66	48.67	46.18
57	29.95	27.46	24.96	23.71	47.42	42.43	38.69	37.44	61.15	56.16	49.92	47.42
58	32.45	29.95	27.46	24.96	49.92	46.18	42.43	39.94	63.65	58.66	52.42	49.92
59	33.70	31.20	28.70	27.46	53.66	48.67	44.93	42.43	66.14	59.90	54.91	52.42
60	36.19	32.45	29.95	28.70	56.16	52.42	47.42	44.93	68.64	62.40	57.41	54.91
61	38.69	36.19	32.45	31.20	61.15	56.16	51.17	48.67	73.63	67.39	61.15	58.66
62	41.18	38.69	34.94	33.70	66.14	59.90	54.91	52.42	78.62	71.14	64.90	62.40
63	44.93	41.18	37.44	34.94	69.89	64.90	58.66	56.16	82.37	76.13	68.64	66.14
64	47.42	43.68	39.94	37.44	74.88	68.64	62.40	58.66	87.36	79.87	73.63	69.89
65	51.17	46.18	42.43	39.94	78.62	72.38	66.14	62.40	92.35	84.86	77.38	73.63
66	57.41	52.42	47.42	44.93	88.61	81.12	73.63	69.89	102.34	93.60	84.86	81.12
67	63.65	58.66	53.66	51.17	97.34	88.61	81.12	77.38	111.07	102.34	93.60	88.61
68	69.89	64.90	58.66	56.16	106.08	97.34	88.61	83.62	121.06	111.07	101.09	96.10
69	77.38	71.14	63.65	61.15	114.82	104.83	96.10	91.10	131.04	119.81	108.58	103.58
70	83.62	76.13	69.89	66.14	123.55	113.57	103.58	98.59	139.78	128.54	117.31	111.07
71	97.34	88.61	81.12	77.38	141.02	128.54	117.31	111.07	158.50	146.02	132.29	126.05
72	109.82	101.09	92.35	87.36	157.25	144.77	131.04	124.80	177.22	162.24	147.26	141.02
73	123.55	113.57	103.58	98.59	174.72	159.74	144.77	137.28	195.94	179.71	163.49	154.75
74	137.28	126.05	114.82	108.58	190.94	174.72	158.50	151.01	214.66	197.18	178.46	169.73
75	151.01	138.53	126.05	119.81	207.17	190.94	173.47	164.74	233.38	213.41	194.69	184.70
76	174.72	160.99	146.02	138.53	238.37	218.40	198.43	188.45	264.58	242.11	220.90	209.66
77	199.68	183.46	165.98	158.50	269.57	247.10	224.64	213.41	297.02	272.06	247.10	234.62
78	224.64	205.92	187.20	177.22	299.52	274.56	249.60	237.12	328.22	300.77	273.31	259.58
79	249.60	228.38	207.17	197.18	330.72	303.26	275.81	262.08	359.42	329.47	299.52	284.54
80	273.31	250.85	228.38	217.15	360.67	330.72	300.77	285.79	391.87	359.42	325.73	309.50
81	293.28	268.32	244.61	232.13	386.88	354.43	321.98	305.76	419.33	384.38	349.44	331.97
82	314.50	288.29	262.08	249.60	415.58	380.64	345.70	329.47	450.53	413.09	375.65	356.93
83	340.70	312.00	283.30	269.57	449.28	411.84	374.40	355.68	486.72	445.54	405.60	385.63
84	369.41	338.21	307.01	292.03	486.72	446.78	405.60	385.63	527.90	484.22	439.30	418.08
85	401.86	369.41	335.71	318.24	530.40	486.72	441.79	420.58	575.33	526.66	479.23	455.52
86	438.05	401.86	365.66	346.94	579.07	530.40	481.73	458.02	626.50	575.33	522.91	496.70
87	477.98	438.05	398.11	378.14	630.24	577.82	525.41	499.20	683.90	626.50	569.09	541.63
88	520.42	477.98	434.30	413.09	687.65	630.24	572.83	544.13	745.06	682.66	620.26	590.30
89	567.84	520.42	472.99	449.28	748.80	686.40	624.00	592.80	812.45	743.81	676.42	642.72
90	619.01	567.84	515.42	490.46	816.19	748.80	680.16	646.46	884.83	811.20	737.57	700.13
91	675.17	619.01	562.85	534.14	889.82	816.19	741.31	705.12	964.70	884.83	803.71	763.78
92	735.07	673.92	612.77	582.82	969.70	889.82	808.70	768.77	1,052.06	963.46	876.10	832.42
93	801.22	735.07	667.68	635.23	1,057.06	969.70	881.09	837.41	1,145.66	1,050.82	954.72	907.30
94	873.60	801.22	727.58	691.39	1,153.15	1,057.06	960.96	912.29	1,249.25	1,145.66	1,040.83	988.42

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.72	17.47	16.22	14.98	28.70	26.21	24.96	23.71	39.94	36.19	32.45	31.20
25-29	19.97	18.72	17.47	16.22	31.20	28.70	26.21	24.96	42.43	38.69	34.94	33.70
30-34	22.46	19.97	18.72	17.47	33.70	31.20	28.70	26.21	44.93	41.18	37.44	36.19
35-39	23.71	21.22	19.97	18.72	36.19	33.70	29.95	28.70	48.67	44.93	41.18	38.69
40-44	24.96	23.71	21.22	19.97	38.69	36.19	32.45	31.20	52.42	48.67	43.68	41.18
45	26.21	23.71	21.22	19.97	39.94	36.19	33.70	31.20	53.66	48.67	44.93	42.43
46	26.21	23.71	21.22	21.22	39.94	36.19	33.70	31.20	54.91	49.92	44.93	42.43
47	26.21	23.71	22.46	21.22	39.94	36.19	33.70	31.20	54.91	49.92	46.18	43.68
48	26.21	23.71	22.46	21.22	39.94	36.19	33.70	31.20	54.91	51.17	46.18	43.68
49	26.21	23.71	22.46	21.22	39.94	36.19	33.70	31.20	56.16	51.17	46.18	44.93
50	26.21	24.96	22.46	21.22	39.94	36.19	33.70	31.20	56.16	52.42	47.42	44.93
51	27.46	24.96	22.46	21.22	41.18	37.44	33.70	32.45	57.41	52.42	47.42	44.93
52	27.46	24.96	23.71	22.46	42.43	38.69	34.94	33.70	58.66	53.66	48.67	46.18
53	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	58.66	53.66	48.67	46.18
54	28.70	26.21	23.71	22.46	44.93	41.18	37.44	34.94	59.90	54.91	49.92	47.42
55	29.95	27.46	24.96	23.71	46.18	42.43	38.69	36.19	61.15	56.16	49.92	47.42
56	32.45	28.70	26.21	24.96	49.92	44.93	41.18	38.69	63.65	58.66	53.66	51.17
57	33.70	31.20	28.70	27.46	52.42	48.67	43.68	42.43	67.39	62.40	56.16	53.66
58	36.19	33.70	29.95	28.70	56.16	52.42	47.42	44.93	71.14	64.90	59.90	56.16
59	38.69	36.19	32.45	31.20	59.90	54.91	49.92	47.42	74.88	68.64	62.40	58.66
60	41.18	37.44	34.94	32.45	63.65	58.66	52.42	49.92	78.62	72.38	64.90	62.40
61	44.93	41.18	37.44	34.94	68.64	62.40	57.41	53.66	83.62	77.38	69.89	66.14
62	47.42	43.68	39.94	37.44	73.63	67.39	61.15	57.41	89.86	82.37	74.88	71.14
63	51.17	47.42	42.43	39.94	77.38	71.14	64.90	61.15	94.85	87.36	79.87	74.88
64	54.91	49.92	44.93	43.68	82.37	76.13	68.64	64.90	101.09	92.35	83.62	79.87
65	57.41	52.42	48.67	46.18	87.36	79.87	72.38	68.64	106.08	97.34	88.61	84.86
66	64.90	59.90	53.66	51.17	97.34	89.86	81.12	77.38	117.31	107.33	97.34	92.35
67	72.38	66.14	59.90	57.41	108.58	98.59	89.86	84.86	127.30	117.31	106.08	101.09
68	79.87	73.63	66.14	63.65	118.56	108.58	98.59	93.60	138.53	127.30	114.82	109.82
69	87.36	79.87	72.38	68.64	128.54	118.56	107.33	102.34	148.51	137.28	124.80	118.56
70	94.85	87.36	78.62	74.88	138.53	127.30	116.06	109.82	159.74	146.02	133.54	126.05
71	109.82	99.84	91.10	86.11	158.50	144.77	132.29	124.80	179.71	164.74	149.76	142.27
72	123.55	113.57	103.58	98.59	177.22	162.24	148.51	141.02	199.68	183.46	167.23	158.50
73	138.53	127.30	116.06	109.82	197.18	180.96	164.74	156.00	220.90	202.18	183.46	174.72
74	153.50	141.02	127.30	121.06	215.90	198.43	179.71	170.98	240.86	220.90	200.93	190.94
75	168.48	153.50	139.78	133.54	235.87	215.90	195.94	185.95	260.83	238.37	217.15	205.92
76	190.94	175.97	159.74	152.26	265.82	244.61	222.14	210.91	292.03	267.07	243.36	230.88
77	218.40	199.68	182.21	173.47	300.77	275.81	250.85	238.37	326.98	299.52	272.06	258.34
78	244.61	224.64	203.42	193.44	334.46	305.76	278.30	264.58	359.42	329.47	299.52	284.54
79	269.57	247.10	224.64	213.41	364.42	333.22	303.26	288.29	388.13	355.68	323.23	307.01
80	290.78	265.82	242.11	229.63	393.12	360.67	326.98	310.75	419.33	384.38	349.44	331.97
81	310.75	284.54	259.58	245.86	420.58	385.63	350.69	333.22	449.28	411.84	374.40	355.68
82	334.46	305.76	278.30	264.58	451.78	414.34	376.90	358.18	482.98	441.79	401.86	381.89
83	360.67	330.72	300.77	285.79	487.97	448.03	406.85	386.88	521.66	477.98	434.30	413.09
84	391.87	359.42	325.73	309.50	529.15	485.47	441.79	419.33	565.34	517.92	471.74	448.03
85	426.82	391.87	355.68	338.21	577.82	529.15	481.73	456.77	616.51	565.34	514.18	487.97
86	465.50	426.82	388.13	368.16	628.99	576.58	524.16	497.95	671.42	615.26	560.35	531.65
87	506.69	464.26	423.07	401.86	686.40	628.99	571.58	542.88	732.58	671.42	610.27	580.32
88	552.86	506.69	460.51	438.05	747.55	685.15	622.75	591.55	798.72	731.33	665.18	631.49
89	602.78	552.86	501.70	476.74	814.94	747.55	678.91	645.22	869.86	797.47	725.09	688.90
90	656.45	601.54	547.87	520.42	888.58	814.94	740.06	703.87	948.48	869.86	789.98	751.30
91	716.35	656.45	596.54	566.59	968.45	887.33	807.46	766.27	1,033.34	947.23	861.12	818.69
92	780.00	715.10	650.21	617.76	1,055.81	967.20	879.84	836.16	1,126.94	1,033.34	938.50	892.32
93	849.89	780.00	708.86	673.92	1,150.66	1,054.56	958.46	911.04	1,228.03	1,125.70	1,023.36	972.19
94	927.26	849.89	772.51	733.82	1,254.24	1,149.41	1,044.58	993.41	1,339.10	1,226.78	1,115.71	1,059.55

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

4380 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.97	18.72	17.47	16.22	32.45	28.70	26.21	24.96	42.43	38.69	34.94	33.70
25-29	22.46	19.97	18.72	17.47	33.70	31.20	28.70	27.46	44.93	41.18	37.44	36.19
30-34	23.71	21.22	19.97	18.72	37.44	33.70	31.20	28.70	48.67	44.93	39.94	38.69
35-39	24.96	23.71	21.22	19.97	39.94	36.19	32.45	31.20	52.42	47.42	43.68	41.18
40-44	27.46	24.96	22.46	21.22	42.43	38.69	34.94	33.70	56.16	51.17	46.18	44.93
45	27.46	24.96	23.71	22.46	43.68	39.94	36.19	33.70	57.41	52.42	47.42	44.93
46	27.46	24.96	23.71	22.46	43.68	39.94	36.19	34.94	57.41	52.42	48.67	46.18
47	27.46	26.21	23.71	22.46	43.68	39.94	36.19	34.94	58.66	53.66	48.67	46.18
48	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	58.66	53.66	48.67	46.18
49	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	59.90	54.91	49.92	47.42
50	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	59.90	54.91	49.92	47.42
51	28.70	26.21	23.71	22.46	44.93	41.18	37.44	36.19	61.15	56.16	51.17	48.67
52	29.95	27.46	24.96	23.71	46.18	42.43	38.69	36.19	61.15	56.16	51.17	48.67
53	29.95	27.46	24.96	23.71	47.42	43.68	39.94	37.44	62.40	57.41	51.17	48.67
54	29.95	27.46	24.96	23.71	48.67	44.93	41.18	38.69	62.40	57.41	52.42	49.92
55	31.20	28.70	26.21	24.96	49.92	46.18	42.43	39.94	63.65	58.66	52.42	49.92
56	33.70	31.20	27.46	26.21	53.66	49.92	44.93	42.43	67.39	62.40	56.16	53.66
57	36.19	32.45	29.95	28.70	57.41	53.66	48.67	46.18	72.38	66.14	59.90	57.41
58	38.69	34.94	31.20	29.95	62.40	56.16	51.17	48.67	76.13	69.89	63.65	59.90
59	39.94	37.44	33.70	32.45	66.14	59.90	54.91	52.42	79.87	73.63	67.39	63.65
60	42.43	39.94	36.19	33.70	69.89	63.65	57.41	54.91	84.86	77.38	69.89	66.14
61	46.18	42.43	38.69	37.44	73.63	68.64	62.40	58.66	91.10	82.37	74.88	71.14
62	51.17	46.18	42.43	39.94	78.62	72.38	66.14	62.40	97.34	88.61	81.12	76.13
63	54.91	49.92	44.93	43.68	83.62	76.13	69.89	66.14	102.34	94.85	86.11	81.12
64	58.66	53.66	48.67	46.18	88.61	81.12	73.63	69.89	108.58	99.84	91.10	86.11
65	62.40	57.41	52.42	48.67	93.60	84.86	77.38	73.63	114.82	106.08	96.10	91.10
66	69.89	64.90	58.66	54.91	104.83	96.10	87.36	82.37	127.30	116.06	106.08	99.84
67	78.62	71.14	64.90	62.40	116.06	106.08	96.10	91.10	138.53	127.30	114.82	109.82
68	86.11	78.62	71.14	68.64	127.30	116.06	106.08	101.09	149.76	137.28	124.80	118.56
69	93.60	86.11	78.62	74.88	138.53	127.30	114.82	109.82	160.99	148.51	134.78	127.30
70	102.34	93.60	84.86	81.12	149.76	137.28	124.80	118.56	173.47	158.50	144.77	137.28
71	117.31	107.33	98.59	93.60	170.98	156.00	142.27	134.78	194.69	178.46	162.24	153.50
72	133.54	122.30	111.07	106.08	190.94	175.97	159.74	151.01	215.90	198.43	179.71	170.98
73	149.76	137.28	124.80	118.56	212.16	194.69	177.22	168.48	238.37	218.40	198.43	188.45
74	164.74	151.01	137.28	131.04	233.38	213.41	194.69	184.70	259.58	238.37	215.90	205.92
75	180.96	165.98	151.01	143.52	254.59	233.38	212.16	200.93	280.80	257.09	234.62	222.14
76	205.92	188.45	172.22	163.49	287.04	263.33	239.62	227.14	314.50	288.29	262.08	249.60
77	234.62	214.66	195.94	185.95	324.48	298.27	270.82	257.09	353.18	323.23	293.28	279.55
78	263.33	240.86	219.65	208.42	360.67	330.72	300.77	285.79	388.13	355.68	323.23	307.01
79	289.54	264.58	240.86	228.38	393.12	360.67	326.98	310.75	419.33	384.38	349.44	331.97
80	312.00	285.79	260.83	247.10	424.32	389.38	353.18	335.71	453.02	414.34	376.90	358.18
81	334.46	305.76	278.30	264.58	454.27	416.83	378.14	359.42	484.22	444.29	403.10	383.14
82	359.42	329.47	299.52	284.54	487.97	448.03	406.85	386.88	520.42	476.74	433.06	411.84
83	388.13	355.68	323.23	307.01	526.66	482.98	439.30	416.83	561.60	515.42	468.00	445.54
84	420.58	385.63	350.69	333.22	571.58	524.16	476.74	453.02	610.27	559.10	507.94	482.98
85	459.26	420.58	381.89	363.17	624.00	571.58	519.17	494.21	665.18	609.02	554.11	526.66
86	500.45	458.02	416.83	395.62	680.16	622.75	566.59	537.89	725.09	663.94	604.03	574.08
87	545.38	499.20	454.27	431.81	741.31	678.91	617.76	586.56	789.98	723.84	657.70	625.25
88	594.05	545.38	495.46	470.50	807.46	740.06	672.67	638.98	861.12	788.74	717.60	681.41
89	647.71	594.05	540.38	512.93	879.84	807.46	733.82	696.38	938.50	859.87	782.50	742.56
90	706.37	647.71	587.81	559.10	959.71	879.84	799.97	760.03	1,022.11	937.25	852.38	809.95
91	770.02	705.12	641.47	609.02	1,045.82	958.46	871.10	827.42	1,114.46	1,022.11	928.51	882.34
92	838.66	768.77	698.88	663.94	1,139.42	1,044.58	949.73	902.30	1,215.55	1,113.22	1,012.13	962.21
93	914.78	838.66	762.53	723.84	1,243.01	1,139.42	1,035.84	983.42	1,324.13	1,214.30	1,103.23	1,048.32
94	997.15	913.54	831.17	788.74	1,354.08	1,241.76	1,128.19	1,072.03	1,443.94	1,322.88	1,203.07	1,143.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

5840 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	21.22	18.72	17.47	34.94	32.45	29.95	27.46	46.18	42.43	38.69	37.44
25-29	24.96	22.46	19.97	18.72	37.44	34.94	31.20	29.95	49.92	46.18	41.18	39.94
30-34	26.21	23.71	21.22	21.22	41.18	37.44	33.70	32.45	53.66	49.92	44.93	42.43
35-39	28.70	26.21	23.71	22.46	43.68	39.94	36.19	34.94	57.41	53.66	48.67	46.18
40-44	29.95	27.46	24.96	23.71	47.42	43.68	39.94	37.44	62.40	57.41	52.42	49.92
45	31.20	28.70	26.21	24.96	48.67	43.68	39.94	38.69	63.65	58.66	52.42	49.92
46	31.20	28.70	26.21	24.96	48.67	43.68	39.94	38.69	63.65	58.66	53.66	51.17
47	31.20	28.70	26.21	24.96	48.67	43.68	39.94	38.69	64.90	59.90	53.66	51.17
48	31.20	28.70	26.21	24.96	48.67	43.68	39.94	38.69	64.90	59.90	54.91	51.17
49	31.20	28.70	26.21	24.96	48.67	44.93	39.94	38.69	66.14	59.90	54.91	52.42
50	31.20	28.70	26.21	24.96	48.67	44.93	39.94	38.69	66.14	61.15	54.91	52.42
51	32.45	29.95	26.21	24.96	49.92	46.18	41.18	39.94	67.39	61.15	56.16	53.66
52	32.45	29.95	27.46	26.21	51.17	47.42	42.43	41.18	68.64	62.40	56.16	53.66
53	33.70	29.95	27.46	26.21	52.42	48.67	43.68	42.43	68.64	63.65	57.41	54.91
54	33.70	31.20	28.70	26.21	54.91	49.92	44.93	42.43	69.89	63.65	58.66	54.91
55	34.94	31.20	28.70	27.46	56.16	51.17	46.18	43.68	71.14	64.90	58.66	56.16
56	37.44	33.70	31.20	29.95	59.90	54.91	49.92	47.42	74.88	68.64	62.40	59.90
57	39.94	36.19	33.70	31.20	64.90	58.66	53.66	51.17	79.87	73.63	66.14	63.65
58	42.43	38.69	34.94	33.70	68.64	62.40	57.41	54.91	84.86	77.38	69.89	67.39
59	44.93	41.18	37.44	36.19	72.38	67.39	61.15	57.41	88.61	81.12	73.63	69.89
60	47.42	43.68	39.94	37.44	77.38	71.14	63.65	61.15	93.60	86.11	78.62	73.63
61	52.42	47.42	43.68	41.18	82.37	76.13	68.64	64.90	101.09	92.35	83.62	79.87
62	56.16	51.17	46.18	44.93	87.36	79.87	73.63	69.89	107.33	98.59	89.86	84.86
63	59.90	54.91	49.92	47.42	92.35	84.86	77.38	73.63	114.82	104.83	94.85	91.10
64	64.90	59.90	53.66	51.17	98.59	89.86	82.37	77.38	121.06	111.07	101.09	96.10
65	68.64	63.65	57.41	54.91	103.58	94.85	86.11	82.37	128.54	117.31	107.33	101.09
66	77.38	71.14	64.90	61.15	116.06	106.08	96.10	92.35	141.02	128.54	117.31	111.07
67	86.11	79.87	72.38	68.64	128.54	117.31	107.33	101.09	153.50	141.02	128.54	121.06
68	96.10	87.36	79.87	76.13	141.02	128.54	117.31	111.07	165.98	152.26	138.53	132.29
69	104.83	96.10	87.36	82.37	153.50	141.02	127.30	121.06	179.71	164.74	149.76	142.27
70	113.57	103.58	94.85	89.86	165.98	152.26	138.53	131.04	192.19	175.97	159.74	152.26
71	131.04	119.81	108.58	103.58	189.70	173.47	157.25	149.76	215.90	198.43	179.71	170.98
72	148.51	136.03	123.55	117.31	212.16	194.69	177.22	168.48	239.62	219.65	199.68	189.70
73	165.98	152.26	138.53	131.04	235.87	215.90	195.94	187.20	264.58	242.11	219.65	209.66
74	183.46	167.23	152.26	144.77	259.58	237.12	215.90	204.67	288.29	264.58	239.62	228.38
75	200.93	183.46	167.23	158.50	282.05	258.34	235.87	223.39	312.00	285.79	259.58	247.10
76	228.38	209.66	190.94	180.96	319.49	292.03	265.82	252.10	349.44	320.74	290.78	277.06
77	260.83	238.37	217.15	205.92	360.67	330.72	300.77	285.79	391.87	359.42	325.73	309.50
78	292.03	267.07	243.36	230.88	400.61	366.91	333.22	316.99	430.56	394.37	359.42	340.70
79	320.74	294.53	267.07	254.59	436.80	399.36	363.17	345.70	465.50	426.82	388.13	368.16
80	346.94	318.24	288.29	274.56	471.74	431.81	393.12	373.15	501.70	460.51	418.08	398.11
81	370.66	339.46	309.50	293.28	504.19	461.76	420.58	399.36	537.89	492.96	448.03	425.57
82	398.11	365.66	331.97	315.74	541.63	496.70	451.78	429.31	577.82	529.15	481.73	458.02
83	430.56	394.37	358.18	340.70	585.31	536.64	487.97	463.01	624.00	571.58	520.42	494.21
84	466.75	428.06	389.38	369.41	635.23	581.57	529.15	502.94	676.42	620.26	564.10	535.39
85	509.18	466.75	424.32	403.10	692.64	633.98	576.58	547.87	737.57	676.42	615.26	584.06
86	555.36	509.18	463.01	439.30	755.04	691.39	628.99	597.79	804.96	737.57	670.18	636.48
87	605.28	554.11	504.19	479.23	822.43	753.79	685.15	651.46	877.34	803.71	730.08	693.89
88	658.94	604.03	549.12	521.66	896.06	821.18	747.55	710.11	955.97	876.10	796.22	756.29
89	718.85	658.94	599.04	569.09	977.18	896.06	813.70	773.76	1,042.08	954.72	868.61	824.93
90	783.74	717.60	652.70	620.26	1,064.54	975.94	887.33	843.65	1,135.68	1,040.83	945.98	898.56
91	853.63	782.50	711.36	676.42	1,160.64	1,064.54	967.20	918.53	1,238.02	1,134.43	1,030.85	979.68
92	931.01	853.63	776.26	736.32	1,265.47	1,159.39	1,054.56	1,002.14	1,349.09	1,236.77	1,124.45	1,068.29
93	1,014.62	929.76	844.90	803.71	1,379.04	1,264.22	1,149.41	1,092.00	1,470.14	1,347.84	1,225.54	1,164.38
94	1,105.73	1,013.38	921.02	876.10	1,503.84	1,377.79	1,252.99	1,190.59	1,602.43	1,468.90	1,335.36	1,269.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Joint

7300 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.71	22.46	19.97	18.72	37.44	34.94	31.20	29.95	49.92	46.18	41.18	39.94
25-29	26.21	23.71	21.22	21.22	41.18	37.44	33.70	32.45	53.66	48.67	44.93	42.43
30-34	27.46	26.21	23.71	22.46	43.68	39.94	36.19	34.94	57.41	52.42	48.67	46.18
35-39	29.95	27.46	24.96	23.71	47.42	43.68	38.69	37.44	62.40	57.41	51.17	48.67
40-44	32.45	29.95	27.46	26.21	51.17	46.18	42.43	39.94	66.14	61.15	56.16	52.42
45	32.45	29.95	27.46	26.21	51.17	47.42	42.43	41.18	67.39	62.40	56.16	53.66
46	32.45	29.95	27.46	26.21	51.17	47.42	42.43	41.18	68.64	62.40	57.41	54.91
47	33.70	29.95	27.46	26.21	51.17	47.42	42.43	41.18	69.89	63.65	57.41	54.91
48	33.70	29.95	27.46	26.21	51.17	47.42	42.43	41.18	69.89	63.65	58.66	54.91
49	33.70	31.20	27.46	26.21	51.17	47.42	42.43	41.18	71.14	64.90	58.66	56.16
50	33.70	31.20	27.46	26.21	51.17	47.42	43.68	41.18	71.14	64.90	59.90	56.16
51	33.70	31.20	28.70	27.46	53.66	48.67	44.93	42.43	72.38	66.14	59.90	57.41
52	34.94	32.45	28.70	27.46	54.91	49.92	46.18	43.68	72.38	67.39	61.15	57.41
53	34.94	32.45	29.95	28.70	56.16	52.42	47.42	44.93	73.63	67.39	61.15	58.66
54	36.19	33.70	29.95	28.70	58.66	53.66	48.67	46.18	74.88	68.64	62.40	58.66
55	37.44	33.70	31.20	28.70	59.90	54.91	49.92	47.42	74.88	68.64	62.40	59.90
56	39.94	36.19	32.45	31.20	63.65	58.66	53.66	51.17	79.87	73.63	67.39	63.65
57	42.43	38.69	34.94	33.70	68.64	63.65	57.41	54.91	84.86	78.62	71.14	67.39
58	44.93	41.18	37.44	36.19	73.63	67.39	61.15	58.66	89.86	82.37	74.88	71.14
59	48.67	43.68	39.94	38.69	77.38	71.14	64.90	61.15	94.85	87.36	79.87	74.88
60	51.17	46.18	42.43	39.94	82.37	76.13	68.64	64.90	99.84	92.35	83.62	79.87
61	54.91	51.17	46.18	43.68	88.61	81.12	73.63	69.89	107.33	98.59	89.86	84.86
62	59.90	54.91	49.92	47.42	93.60	86.11	78.62	73.63	114.82	104.83	96.10	91.10
63	64.90	58.66	53.66	51.17	99.84	91.10	82.37	78.62	122.30	112.32	102.34	97.34
64	68.64	63.65	57.41	54.91	104.83	96.10	87.36	83.62	129.79	118.56	108.58	102.34
65	73.63	67.39	61.15	58.66	111.07	101.09	92.35	87.36	137.28	126.05	113.57	108.58
66	83.62	76.13	69.89	66.14	123.55	113.57	103.58	98.59	151.01	138.53	126.05	119.81
67	92.35	84.86	77.38	73.63	137.28	126.05	114.82	108.58	164.74	151.01	137.28	129.79
68	102.34	93.60	84.86	81.12	151.01	138.53	126.05	119.81	178.46	163.49	148.51	141.02
69	112.32	102.34	93.60	88.61	163.49	151.01	137.28	129.79	192.19	175.97	159.74	152.26
70	121.06	111.07	101.09	96.10	177.22	162.24	147.26	141.02	205.92	188.45	170.98	162.24
71	139.78	128.54	116.06	111.07	202.18	185.95	168.48	159.74	230.88	212.16	192.19	183.46
72	158.50	144.77	132.29	126.05	227.14	208.42	189.70	179.71	257.09	235.87	214.66	203.42
73	177.22	162.24	147.26	139.78	252.10	230.88	209.66	199.68	282.05	259.58	235.87	223.39
74	195.94	179.71	163.49	154.75	277.06	254.59	230.88	219.65	308.26	282.05	257.09	244.61
75	214.66	197.18	178.46	169.73	302.02	277.06	252.10	239.62	334.46	305.76	278.30	264.58
76	244.61	224.64	203.42	193.44	341.95	313.25	284.54	270.82	374.40	343.20	312.00	295.78
77	278.30	255.84	232.13	220.90	385.63	353.18	321.98	305.76	419.33	384.38	349.44	331.97
78	312.00	285.79	259.58	247.10	428.06	393.12	356.93	339.46	460.51	421.82	384.38	364.42
79	343.20	314.50	285.79	272.06	466.75	428.06	389.38	369.41	497.95	456.77	414.34	394.37
80	370.66	339.46	309.50	293.28	504.19	461.76	420.58	399.36	537.89	492.96	448.03	425.57
81	396.86	363.17	330.72	314.50	539.14	494.21	449.28	426.82	575.33	526.66	479.23	455.52
82	426.82	390.62	355.68	338.21	580.32	531.65	482.98	459.26	617.76	566.59	515.42	489.22
83	460.51	421.82	384.38	364.42	626.50	574.08	521.66	495.46	667.68	611.52	556.61	529.15
84	500.45	458.02	416.83	395.62	680.16	622.75	566.59	537.89	725.09	663.94	604.03	574.08
85	545.38	499.20	454.27	431.81	741.31	678.91	617.76	586.56	789.98	723.84	657.70	625.25
86	594.05	544.13	495.46	470.50	807.46	740.06	672.67	638.98	861.12	788.74	717.60	681.41
87	647.71	592.80	539.14	512.93	879.84	806.21	733.82	696.38	938.50	859.87	781.25	742.56
88	705.12	646.46	587.81	559.10	959.71	879.84	799.97	760.03	1,022.11	937.25	852.38	809.95
89	768.77	705.12	641.47	609.02	1,045.82	958.46	871.10	827.42	1,114.46	1,022.11	928.51	882.34
90	838.66	768.77	698.88	663.94	1,139.42	1,044.58	949.73	902.30	1,215.55	1,113.22	1,012.13	962.21
91	913.54	837.41	761.28	723.84	1,241.76	1,139.42	1,035.84	983.42	1,324.13	1,214.30	1,103.23	1,048.32
92	995.90	913.54	829.92	788.74	1,354.08	1,241.76	1,128.19	1,072.03	1,443.94	1,322.88	1,203.07	1,143.17
93	1,085.76	994.66	904.80	859.87	1,476.38	1,352.83	1,230.53	1,168.13	1,573.73	1,442.69	1,311.65	1,245.50
94	1,183.10	1,084.51	985.92	937.25	1,608.67	1,475.14	1,340.35	1,274.21	1,714.75	1,572.48	1,428.96	1,357.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	79.67	73.98	68.29	62.60	125.20	113.82	102.44	96.74	170.73	153.65	142.27	136.58
25-29	78.81	73.56	68.30	63.05	126.10	115.59	105.08	99.83	168.13	152.37	141.86	131.35
30-34	78.27	73.38	68.49	63.60	127.20	112.52	102.74	97.84	166.33	156.55	141.87	132.09
35-39	81.54	72.48	67.95	63.42	122.32	113.26	104.20	99.67	167.62	154.03	140.44	131.38
40-44	79.20	70.86	66.69	62.52	125.05	112.54	104.21	95.87	166.73	154.23	137.55	133.39
45	74.93	70.99	63.10	59.16	118.31	110.42	98.59	94.65	161.69	145.92	134.09	126.20
46	77.38	69.64	61.90	58.03	116.06	108.33	96.72	92.85	158.62	147.01	131.54	127.67
47	76.13	68.52	60.90	60.90	114.19	106.58	95.16	91.35	159.87	144.64	133.22	125.61
48	74.88	67.39	63.65	59.90	116.06	104.83	93.60	89.86	157.25	146.02	131.04	123.55
49	73.13	69.48	62.16	58.51	113.36	102.39	95.07	87.76	157.24	142.61	131.64	124.33
50	75.22	68.05	60.89	57.31	111.03	100.29	93.13	85.96	154.02	143.27	128.94	121.78
51	73.91	66.87	59.83	56.31	109.10	102.06	91.50	87.98	154.85	140.77	130.22	123.18
52	72.33	65.45	62.00	58.56	110.22	99.89	89.56	86.11	155.00	141.22	127.45	124.00
53	70.50	67.14	60.43	57.07	107.43	97.36	90.64	83.93	154.43	141.00	127.57	120.86
54	72.48	65.89	59.30	56.01	108.73	98.84	88.96	85.66	154.85	141.67	128.49	121.90
55	70.84	64.40	57.96	54.74	106.25	96.60	86.94	83.72	154.55	141.67	128.79	122.35
56	75.78	69.46	63.15	59.99	113.67	104.20	94.72	88.41	154.71	142.08	129.46	123.14
57	79.50	70.32	64.21	61.15	119.25	110.07	97.84	94.79	155.94	143.71	131.48	125.36
58	79.86	73.94	68.03	65.07	124.23	112.39	103.52	97.61	156.76	144.93	130.14	124.23
59	82.52	76.83	68.29	65.45	128.04	116.66	105.28	99.59	156.50	142.27	130.89	122.35
60	85.11	76.88	71.39	68.64	131.79	120.81	109.82	104.33	156.50	142.77	129.04	123.55
61	91.23	83.18	75.13	72.45	136.84	126.11	115.38	110.01	163.68	150.26	136.84	128.79
62	96.51	88.68	80.86	75.64	143.46	130.42	119.98	112.16	169.54	156.50	143.46	135.63
63	101.34	93.74	83.60	81.07	149.47	136.81	124.14	116.54	177.34	162.14	146.94	139.34
64	106.79	96.86	89.41	84.44	153.98	141.56	129.14	121.69	183.78	168.88	153.98	146.53
65	110.80	101.16	91.53	86.71	158.97	144.52	132.48	125.25	190.28	173.42	158.97	149.34
66	119.02	109.69	100.35	95.68	170.36	156.36	142.36	135.36	200.70	184.37	168.03	158.70
67	128.76	117.46	106.17	101.65	180.71	167.16	151.34	144.57	210.08	192.00	176.19	167.16
68	136.18	125.20	114.22	107.63	193.29	175.72	160.34	151.56	221.84	202.08	184.50	175.72
69	144.27	131.54	118.81	114.57	201.55	184.58	167.61	159.12	229.13	210.04	190.94	180.34
70	149.41	137.13	124.85	118.71	208.77	192.39	173.97	165.78	235.37	216.95	196.49	186.25
71	166.68	152.79	138.90	130.97	230.18	210.34	192.48	182.56	257.96	236.13	216.29	204.38
72	180.66	167.21	151.83	144.14	249.85	228.71	207.57	197.96	278.68	255.62	232.55	221.02
73	193.94	177.32	162.54	153.30	264.13	243.81	221.64	210.56	295.53	271.51	247.50	234.57
74	207.02	189.17	171.33	164.19	280.19	256.99	233.79	221.30	312.31	287.33	260.56	248.06
75	215.43	198.33	179.52	170.98	292.37	268.43	242.79	230.82	324.85	297.50	271.85	258.17
76	237.06	217.44	197.82	188.01	315.53	289.37	263.22	250.14	346.59	318.80	289.37	274.66
77	255.84	234.00	213.72	202.80	333.84	307.32	279.24	265.20	365.04	335.40	304.20	290.16
78	274.06	250.10	227.64	217.15	353.43	324.98	295.03	280.05	383.39	351.94	320.49	304.01
79	287.39	263.20	239.02	227.64	367.06	337.18	305.88	290.23	396.94	362.79	330.07	313.00
80	296.52	272.26	248.00	234.52	377.40	346.39	314.05	299.22	405.70	372.00	336.96	320.79
81	306.31	280.35	254.39	242.71	389.38	356.93	324.48	307.61	417.93	382.89	347.84	330.97
82	328.37	301.12	273.86	260.88	417.93	382.89	347.84	330.97	449.08	411.44	373.80	355.63
83	355.63	325.78	295.93	281.65	451.68	414.04	376.40	356.93	484.12	443.89	403.65	384.18
84	385.48	353.03	320.59	305.01	489.32	449.08	407.55	388.08	525.66	481.53	438.70	416.63
85	420.53	385.48	350.44	332.27	533.45	489.32	445.19	423.12	573.68	525.66	477.63	454.27
86	458.17	419.23	381.59	362.12	581.47	533.45	485.42	460.76	624.30	572.38	520.47	494.51
87	499.70	458.17	415.33	394.57	634.68	581.47	528.25	502.30	681.41	624.30	567.19	538.64
88	543.83	498.40	452.97	430.91	691.79	633.38	576.28	547.72	742.41	680.11	619.11	587.96
89	593.15	543.83	494.51	469.85	754.09	690.49	628.19	597.04	808.60	741.11	673.62	639.87
90	646.36	593.15	538.64	511.38	821.58	752.79	684.00	650.26	881.29	808.60	734.62	698.28
91	704.77	646.36	586.66	558.11	895.56	820.29	746.30	708.66	961.76	881.29	800.82	760.58
92	768.37	703.47	639.87	607.43	976.04	894.27	812.50	772.26	1,047.42	960.46	873.50	829.37
93	837.16	767.07	696.98	663.24	1,063.00	974.74	886.48	842.35	1,142.17	1,047.42	951.38	904.65
94	912.44	835.86	760.58	722.94	1,159.04	1,063.00	965.65	917.63	1,244.71	1,140.87	1,037.04	985.12

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	108.13	96.74	91.05	85.36	159.34	147.96	136.58	125.20	216.25	199.18	176.42	170.73
25-29	105.08	99.83	89.32	84.07	157.62	147.11	131.35	126.10	215.42	194.40	178.64	168.13
30-34	107.63	97.84	88.06	83.17	161.44	146.76	132.09	127.20	215.26	195.69	176.12	171.23
35-39	108.73	99.67	90.60	86.07	158.56	144.97	131.38	126.85	212.92	194.80	176.68	167.62
40-44	104.21	95.87	87.53	83.37	158.40	145.89	133.39	125.05	208.42	191.74	175.07	166.73
45	102.54	94.65	82.82	78.87	153.80	138.03	126.20	122.25	205.07	185.35	169.58	161.69
46	100.59	92.85	85.11	81.24	150.88	135.41	123.80	119.93	201.18	185.70	170.23	158.62
47	98.97	91.35	83.74	79.93	148.45	137.03	121.80	118.00	201.74	186.51	167.48	159.87
48	97.34	89.86	82.37	78.62	146.02	134.78	119.81	116.06	202.18	183.46	168.48	160.99
49	98.73	87.76	80.45	76.79	142.61	131.64	120.67	113.36	201.12	182.83	168.21	157.24
50	96.71	89.54	78.80	75.22	139.69	128.94	118.20	111.03	200.58	182.67	164.76	157.60
51	95.02	87.98	80.95	77.43	140.77	130.22	116.14	112.62	200.60	183.01	165.41	158.37
52	96.45	86.11	79.22	75.78	141.22	130.89	117.11	110.22	199.78	182.56	165.34	158.45
53	94.00	87.29	80.57	73.86	141.00	130.93	117.50	110.78	194.71	181.28	164.50	154.43
54	95.55	85.66	79.07	75.78	141.67	128.49	118.61	112.02	194.39	177.91	164.74	154.85
55	93.38	86.94	77.28	74.06	141.67	128.79	119.13	112.69	193.19	177.09	160.99	154.55
56	97.88	91.57	82.09	78.94	148.40	135.77	123.14	116.83	198.92	183.13	167.34	157.87
57	100.90	91.73	82.56	79.50	155.94	140.65	128.42	122.30	201.80	186.51	168.17	159.00
58	103.52	94.65	85.78	82.82	159.72	144.93	133.10	127.18	204.09	186.34	171.55	162.68
59	105.28	96.74	85.36	82.52	162.19	147.96	136.58	128.04	204.87	187.80	170.73	162.19
60	104.33	96.10	87.86	82.37	164.74	151.01	137.28	131.79	205.92	189.45	170.23	161.99
61	112.69	104.64	93.91	88.55	177.09	160.99	147.58	139.53	214.66	195.87	179.77	169.04
62	119.98	109.55	99.12	93.90	185.19	169.54	153.89	146.07	221.71	203.45	185.19	174.76
63	124.14	114.00	103.87	98.80	192.54	174.81	159.61	152.01	228.01	210.28	190.01	182.41
64	131.63	121.69	109.27	104.31	201.17	183.78	166.40	158.95	238.42	218.55	198.68	188.75
65	137.29	125.25	113.21	108.39	207.14	190.28	173.42	163.79	243.27	221.59	202.33	192.69
66	149.36	135.36	123.69	116.69	221.71	203.04	186.70	177.37	256.71	235.71	214.71	203.04
67	160.38	146.83	133.27	126.50	237.18	216.85	196.52	187.49	271.07	248.48	225.89	214.59
68	171.33	155.95	142.77	133.99	250.40	230.63	208.67	199.88	285.54	261.38	239.42	226.24
69	178.21	163.36	148.51	142.15	263.08	241.86	218.52	207.92	297.02	271.56	248.23	235.50
70	186.25	171.92	155.55	147.36	272.21	249.70	227.19	216.95	307.01	280.40	255.84	243.56
71	210.34	192.48	174.62	166.68	299.63	275.82	250.02	238.12	337.33	309.55	279.79	265.90
72	230.63	211.41	192.19	182.58	324.80	297.90	270.99	257.54	363.24	334.41	303.66	288.29
73	247.50	227.19	206.87	195.79	345.40	317.69	288.14	273.36	386.03	354.63	321.38	306.61
74	265.91	242.71	221.30	210.59	365.85	335.51	305.17	290.90	408.68	374.77	340.87	323.02
75	278.69	256.46	232.53	220.56	381.28	350.50	318.02	302.63	425.73	389.83	353.92	336.82
76	304.09	279.56	253.41	241.96	411.99	377.66	343.32	326.98	456.13	418.53	379.29	361.31
77	327.60	299.52	273.00	258.96	438.36	402.48	366.60	347.88	482.04	441.48	400.92	382.20
78	348.94	320.49	290.53	277.06	464.26	426.82	387.88	368.41	507.69	465.75	423.82	401.36
79	365.64	334.34	304.46	288.81	482.30	442.47	402.63	382.71	524.98	480.88	438.20	415.43
80	377.40	346.39	314.05	299.22	496.01	455.57	413.79	393.57	537.79	493.31	448.83	425.92
81	389.38	356.93	324.48	307.61	511.38	468.55	427.02	404.95	554.21	508.78	462.06	438.70
82	417.93	382.89	347.84	330.97	550.32	504.89	458.17	436.10	595.75	546.42	497.10	472.44
83	451.68	414.04	376.40	356.93	594.45	545.13	494.51	469.85	643.77	590.55	536.04	510.08
84	489.32	449.08	407.55	388.08	645.07	590.55	537.34	510.08	698.28	639.87	582.77	552.91
85	533.45	489.32	445.19	423.12	702.17	643.77	585.36	556.81	761.88	698.28	634.68	602.23
86	581.47	533.45	485.42	460.76	765.77	702.17	638.58	606.13	830.67	760.58	691.79	656.75
87	634.68	581.47	528.25	502.30	834.56	765.77	695.69	660.64	904.65	829.37	754.09	716.45
88	691.79	633.38	576.28	547.72	909.84	834.56	757.99	720.35	986.42	904.65	821.58	781.35
89	754.09	690.49	628.19	597.04	991.61	908.54	826.78	785.24	1,074.68	985.12	895.56	851.44
90	821.58	752.79	684.00	650.26	1,081.17	991.61	900.76	855.33	1,172.02	1,074.68	976.04	928.01
91	895.56	820.29	746.30	708.66	1,178.51	1,079.87	982.53	933.20	1,277.15	1,170.72	1,064.29	1,011.08
92	976.04	894.27	812.50	772.26	1,284.94	1,177.21	1,070.78	1,016.27	1,392.67	1,275.86	1,160.34	1,101.93
93	1,063.00	974.74	886.48	842.35	1,400.46	1,283.64	1,166.83	1,108.42	1,517.27	1,391.37	1,264.17	1,201.87
94	1,159.04	1,063.00	965.65	917.63	1,526.35	1,399.16	1,271.96	1,208.36	1,653.55	1,515.97	1,378.39	1,309.60

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	113.82	108.13	96.74	91.05	176.42	165.04	147.96	142.27	239.02	221.94	199.18	193.49
25-29	115.59	105.08	94.57	89.32	178.64	162.88	147.11	141.86	241.69	220.67	199.66	189.15
30-34	117.41	107.63	97.84	92.95	176.12	161.44	146.76	141.87	239.72	220.15	200.58	190.79
35-39	113.26	104.20	95.14	90.60	176.68	163.09	149.50	140.44	240.10	217.45	199.33	190.27
40-44	112.54	104.21	95.87	91.70	175.07	162.56	145.89	137.55	237.59	216.75	195.91	187.57
45	110.42	102.54	90.70	86.76	169.58	153.80	141.97	134.09	228.73	209.02	189.30	181.41
46	108.33	100.59	88.98	85.11	166.36	154.75	139.28	131.54	228.26	208.92	189.57	181.83
47	106.58	98.97	91.35	83.74	167.48	152.26	140.84	133.22	228.38	209.35	190.32	182.71
48	104.83	97.34	89.86	86.11	164.74	153.50	138.53	131.04	228.38	209.66	190.94	183.46
49	106.04	95.07	87.76	84.10	164.55	149.92	135.30	127.98	230.37	208.43	190.15	182.83
50	103.87	93.13	85.96	82.38	161.18	150.43	136.11	128.94	229.23	211.32	189.83	182.67
51	105.58	95.02	87.98	80.95	161.89	147.81	133.74	130.22	228.76	207.64	190.05	179.49
52	103.33	96.45	86.11	82.67	161.89	148.11	134.33	127.45	223.89	206.67	186.00	179.11
53	104.07	97.36	87.29	83.93	161.14	147.71	134.28	127.57	221.57	204.78	184.64	174.57
54	105.43	95.55	88.96	82.37	161.44	148.26	135.08	125.20	220.75	200.98	184.50	174.62
55	106.25	96.60	86.94	83.72	157.77	144.89	132.01	125.57	218.95	199.63	180.31	173.87
56	110.51	101.04	91.57	88.41	167.34	154.71	142.08	132.61	224.18	205.23	186.29	176.82
57	113.13	103.96	94.79	91.73	174.28	162.05	146.76	137.59	226.26	207.92	189.57	180.40
58	118.31	106.48	97.61	91.69	180.42	165.63	150.85	144.93	230.71	210.00	192.25	180.42
59	119.51	108.13	99.59	93.90	187.80	170.73	156.50	147.96	230.48	210.56	190.64	182.11
60	120.81	109.82	101.59	96.10	192.19	175.72	159.24	151.01	230.63	211.41	192.19	183.96
61	128.79	118.06	107.33	101.96	201.24	185.14	169.04	158.31	241.49	222.71	201.24	190.51
62	133.02	122.59	112.16	106.94	208.67	193.02	174.76	166.93	250.40	229.53	208.67	198.23
63	139.34	126.67	116.54	108.94	217.88	200.14	182.41	172.27	258.41	235.61	215.34	202.68
64	146.53	134.11	121.69	114.24	226.00	208.62	188.75	178.81	268.22	245.87	223.52	211.10
65	149.34	137.29	125.25	118.02	233.64	214.37	195.10	185.47	272.18	250.50	226.41	216.78
66	163.36	149.36	137.69	130.69	252.05	231.04	210.04	198.37	291.72	268.38	242.71	231.04
67	176.19	162.64	146.83	140.05	268.81	246.22	223.63	212.33	309.47	282.36	257.51	243.96
68	188.90	173.52	158.15	149.36	285.54	261.38	237.22	226.24	325.08	298.72	272.36	259.18
69	199.43	182.46	167.61	159.12	299.15	273.69	248.23	237.62	339.46	311.88	284.29	269.44
70	208.77	192.39	173.97	165.78	311.10	284.49	259.93	245.61	352.04	323.38	292.68	278.35
71	236.13	216.29	196.45	186.53	341.30	313.52	285.74	269.87	386.94	353.21	321.46	305.59
72	259.46	238.32	217.18	205.65	370.93	340.18	309.43	294.05	417.06	382.46	347.87	330.57
73	280.75	256.74	232.73	221.64	393.42	362.02	328.77	312.15	443.29	406.35	369.41	350.94
74	299.82	274.83	249.85	237.36	417.61	381.91	348.00	330.16	469.36	430.10	390.84	371.21
75	314.60	288.95	263.30	249.62	434.28	398.37	362.47	343.66	488.99	447.96	406.92	386.41
76	351.50	322.07	292.64	277.93	477.38	438.15	397.28	377.66	529.70	485.56	441.42	420.16
77	382.20	349.44	318.24	302.64	514.80	471.12	429.00	407.16	566.28	519.48	472.68	449.28
78	411.84	377.40	342.95	326.48	549.62	504.69	458.27	435.80	602.04	552.61	501.70	476.24
79	433.93	398.36	361.37	344.30	576.20	527.83	479.46	456.69	627.42	574.78	522.14	496.53
80	452.87	415.13	377.40	358.53	597.09	547.22	497.35	471.74	646.96	593.05	539.14	512.18
81	465.95	427.02	388.08	368.61	615.21	563.30	512.68	486.72	665.83	610.02	555.51	526.96
82	501.00	459.46	417.93	397.16	660.64	606.13	550.32	523.06	716.45	656.75	597.04	567.19
83	541.23	495.81	450.38	428.31	713.86	654.15	594.45	564.60	773.56	708.66	645.07	612.62
84	586.66	538.64	489.32	464.66	774.86	709.96	645.07	612.62	839.75	769.67	699.58	664.54
85	639.87	586.66	533.45	506.19	843.65	773.56	703.47	668.43	915.03	838.46	761.88	724.24
86	696.98	639.87	581.47	551.62	920.23	843.65	767.07	728.13	996.80	913.74	830.67	789.14
87	760.58	696.98	633.38	602.23	1,003.29	918.93	835.86	794.33	1,086.36	996.80	905.95	860.52
88	828.07	759.28	690.49	655.45	1,092.85	1,001.99	911.14	865.71	1,185.00	1,086.36	987.72	938.40
89	903.35	828.07	752.79	715.15	1,191.49	1,091.55	992.91	943.59	1,291.43	1,183.70	1,075.98	1,022.76
90	983.82	902.05	820.29	778.75	1,299.22	1,190.19	1,082.47	1,027.95	1,406.95	1,290.13	1,173.32	1,113.62
91	1,073.38	983.82	894.27	848.84	1,416.03	1,297.92	1,179.81	1,120.10	1,534.14	1,405.65	1,278.45	1,214.85
92	1,169.43	1,072.08	974.74	925.42	1,543.23	1,414.73	1,286.24	1,221.34	1,671.72	1,532.84	1,393.97	1,323.88
93	1,274.56	1,168.13	1,063.00	1,009.78	1,682.10	1,541.93	1,401.75	1,331.67	1,822.28	1,670.42	1,518.57	1,443.29
94	1,390.07	1,273.26	1,157.74	1,100.64	1,832.66	1,680.81	1,527.65	1,451.07	1,987.12	1,820.98	1,656.15	1,573.08

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	136.58	125.20	113.82	108.13	204.87	187.80	170.73	165.04	278.85	256.09	233.33	221.94
25-29	131.35	120.84	110.34	105.08	204.91	189.15	168.13	162.88	273.21	252.20	231.18	215.42
30-34	132.09	122.30	112.52	107.63	205.47	185.90	171.23	161.44	273.96	254.39	229.93	220.15
35-39	131.38	122.32	108.73	104.20	203.86	185.74	167.62	163.09	276.34	253.69	226.51	217.45
40-44	133.39	120.88	108.38	104.21	200.08	183.41	166.73	158.40	270.94	250.10	225.09	216.75
45	126.20	114.37	106.48	98.59	193.24	177.47	161.69	153.80	260.28	240.56	216.90	209.02
46	123.80	116.06	104.46	100.59	189.57	174.10	158.62	150.88	259.21	239.87	216.65	205.05
47	121.80	114.19	102.77	98.97	186.51	171.29	156.06	148.45	258.84	236.00	216.96	205.55
48	123.55	112.32	101.09	97.34	183.46	168.48	153.50	146.02	258.34	235.87	213.41	202.18
49	120.67	109.70	98.73	95.07	179.18	164.55	149.92	142.61	252.31	234.02	212.09	201.12
50	118.20	107.45	96.71	93.13	175.51	161.18	146.85	139.69	250.72	229.23	207.74	197.00
51	119.66	109.10	98.54	95.02	179.49	165.41	147.81	140.77	249.87	228.76	207.64	197.08
52	117.11	110.22	99.89	93.00	179.11	165.34	151.56	141.22	248.00	227.34	206.67	196.34
53	117.50	107.43	97.36	94.00	181.28	164.50	151.07	144.36	245.07	224.93	204.78	194.71
54	118.61	108.73	98.84	92.25	181.21	168.03	151.56	144.97	243.81	224.04	204.27	194.39
55	119.13	109.47	96.60	93.38	183.53	167.43	151.33	144.89	241.49	222.17	199.63	189.97
56	123.14	113.67	104.20	97.88	192.60	176.82	161.03	151.56	249.44	230.49	208.39	198.92
57	128.42	119.25	107.02	103.96	198.74	183.46	168.17	159.00	256.84	235.44	214.03	201.80
58	133.10	124.23	112.39	106.48	207.04	189.30	171.55	162.68	260.28	239.58	215.92	207.04
59	136.58	125.20	113.82	108.13	210.56	193.49	176.42	167.88	264.63	241.86	219.10	207.72
60	140.03	129.04	118.06	112.57	216.90	197.68	181.21	170.23	266.32	244.36	222.39	211.41
61	147.58	136.84	123.43	118.06	225.39	206.61	187.82	179.77	279.05	254.90	233.44	220.02
62	153.89	140.85	127.81	122.59	234.75	216.49	195.62	187.80	289.52	266.05	239.97	229.53
63	159.61	146.94	134.27	126.67	243.21	222.94	202.68	192.54	298.95	273.61	248.28	235.61
64	166.40	153.98	139.08	131.63	253.32	233.45	211.10	201.17	310.44	283.12	258.29	245.87
65	171.01	156.56	142.11	134.88	260.13	238.46	216.78	204.73	317.94	291.45	264.95	250.50
66	189.03	172.70	156.36	149.36	282.38	259.05	235.71	224.04	338.40	310.39	282.38	268.38
67	203.30	185.23	169.42	160.38	302.69	275.58	250.74	239.44	356.90	327.54	298.17	282.36
68	217.45	199.88	180.11	171.33	320.69	294.33	267.97	254.79	375.60	344.85	314.10	298.72
69	229.13	210.04	190.94	180.34	337.33	309.75	282.17	267.32	390.37	358.55	326.73	309.75
70	239.47	219.00	200.58	190.34	352.04	323.38	292.68	278.35	405.25	370.46	337.71	319.29
71	267.88	246.06	224.23	212.32	388.93	355.19	323.44	307.57	440.52	404.80	367.10	349.24
72	294.05	270.99	246.01	232.55	422.82	386.31	351.71	334.41	474.71	436.28	395.92	376.70
73	317.69	289.99	264.13	251.20	450.68	411.89	374.95	356.48	502.39	461.76	419.28	398.96
74	339.08	310.53	281.97	267.70	476.50	437.24	397.97	378.34	530.04	487.21	442.59	419.39
75	355.63	324.85	295.79	280.40	497.54	456.51	415.47	394.95	550.54	504.38	459.93	435.99
76	387.47	354.77	322.07	307.36	537.88	493.73	447.96	426.70	590.19	541.15	492.10	467.58
77	421.20	386.88	351.00	333.84	580.32	531.96	483.60	458.64	630.24	578.76	525.72	499.20
78	452.28	414.84	377.40	357.93	618.51	566.09	515.17	489.72	666.43	611.02	555.61	527.16
79	473.77	433.93	394.09	374.18	640.22	587.58	533.52	506.49	682.91	626.00	569.09	540.63
80	483.87	443.44	403.00	382.79	655.05	601.14	545.88	518.92	699.53	641.57	582.27	553.96
81	498.40	456.87	415.33	394.57	674.92	619.11	562.00	534.74	720.35	660.64	600.94	569.79
82	536.04	491.91	446.48	424.42	725.54	664.54	604.83	574.98	774.86	709.96	645.07	612.62
83	578.87	530.85	482.83	458.17	783.94	717.75	652.85	620.41	835.86	767.07	696.98	661.94
84	628.19	576.28	524.36	497.10	850.14	778.75	708.66	673.62	907.25	831.97	756.69	719.05
85	685.30	628.19	571.08	542.53	926.71	850.14	772.26	733.32	989.02	907.25	824.18	782.65
86	746.30	684.00	621.70	590.55	1,009.78	925.42	842.35	799.52	1,078.57	989.02	898.16	854.03
87	813.80	746.30	678.81	643.77	1,100.64	1,009.78	917.63	872.20	1,175.92	1,077.27	979.93	930.61
88	887.78	813.80	739.81	702.17	1,200.58	1,100.64	1,000.70	950.08	1,281.05	1,174.62	1,066.89	1,013.68
89	966.95	886.48	806.01	765.77	1,308.30	1,199.28	1,090.25	1,035.74	1,396.56	1,279.75	1,164.23	1,105.83
90	1,053.91	965.65	878.69	834.56	1,426.41	1,307.01	1,188.89	1,129.19	1,522.46	1,395.26	1,268.07	1,204.47
91	1,148.66	1,052.61	957.86	909.84	1,553.61	1,425.12	1,295.32	1,230.43	1,658.74	1,521.16	1,382.28	1,313.50
92	1,252.49	1,147.36	1,043.53	991.61	1,693.79	1,552.31	1,412.14	1,340.75	1,808.00	1,657.44	1,506.89	1,431.61
93	1,365.41	1,251.19	1,136.98	1,081.17	1,846.94	1,692.49	1,539.33	1,461.46	1,971.54	1,806.70	1,643.17	1,560.10
94	1,487.42	1,364.11	1,239.51	1,178.51	2,013.07	1,845.64	1,676.91	1,593.85	2,148.06	1,968.94	1,789.83	1,700.28

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	142.27	130.89	119.51	113.82	221.94	204.87	187.80	176.42	295.93	273.16	244.71	233.33
25-29	141.86	131.35	120.84	110.34	220.67	204.91	183.89	178.64	294.23	267.96	241.69	231.18
30-34	141.87	132.09	117.41	112.52	225.04	205.47	185.90	176.12	293.53	269.07	244.61	229.93
35-39	140.44	131.38	117.79	113.26	221.98	203.86	185.74	176.68	294.47	267.28	244.63	231.04
40-44	141.72	129.22	116.71	112.54	220.92	200.08	183.41	175.07	287.61	266.77	241.76	229.26
45	134.09	122.25	114.37	106.48	212.96	193.24	177.47	165.63	280.00	256.34	232.68	220.85
46	131.54	123.80	112.20	104.46	208.92	189.57	174.10	162.49	274.68	255.34	232.13	220.52
47	133.22	121.80	110.39	102.77	205.55	186.51	171.29	163.68	274.06	251.22	228.38	216.96
48	131.04	119.81	108.58	104.83	202.18	183.46	168.48	160.99	273.31	250.85	228.38	217.15
49	127.98	117.01	106.04	102.39	197.46	179.18	164.55	157.24	266.93	244.99	223.06	212.09
50	125.36	114.62	103.87	100.29	193.42	175.51	161.18	154.02	265.05	243.56	222.07	211.32
51	126.70	116.14	105.58	98.54	197.08	179.49	161.89	154.85	263.95	242.84	221.72	207.64
52	124.00	113.67	103.33	99.89	196.34	179.11	165.34	155.00	261.78	241.11	217.00	206.67
53	124.21	114.14	104.07	97.36	198.07	181.28	164.50	157.78	258.50	235.00	214.86	204.78
54	125.20	115.32	102.14	98.84	200.98	181.21	164.74	158.15	256.99	233.93	214.16	204.27
55	122.35	112.69	103.03	96.60	199.63	183.53	167.43	157.77	254.37	231.83	212.51	199.63
56	129.46	119.98	107.35	104.20	211.55	192.60	176.82	167.34	265.22	243.12	221.02	208.39
57	134.53	125.36	113.13	107.02	220.15	201.80	183.46	174.28	272.13	247.67	226.26	214.03
58	139.01	127.18	115.35	109.44	224.79	207.04	189.30	177.47	278.03	254.37	230.71	218.87
59	142.27	130.89	119.51	113.82	230.48	210.56	193.49	182.11	281.70	258.94	236.17	221.94
60	145.52	134.53	120.81	115.32	236.12	216.90	197.68	186.70	285.54	263.58	238.87	227.88
61	155.63	142.21	128.79	123.43	246.85	225.39	203.92	195.87	300.52	276.37	249.54	238.80
62	164.32	148.67	135.63	130.42	255.62	232.14	211.27	200.84	313.00	286.92	260.83	247.79
63	169.74	157.07	141.87	134.27	260.94	240.68	217.88	207.74	321.75	296.41	268.54	255.88
64	178.81	163.91	149.01	141.56	270.70	248.35	226.00	216.07	335.28	307.96	278.15	265.74
65	185.47	168.60	154.15	146.93	276.99	255.32	231.23	219.19	344.44	315.53	286.63	272.18
66	203.04	186.70	168.03	161.03	301.06	275.38	252.05	238.04	366.40	336.06	305.72	289.39
67	219.11	201.04	180.71	171.67	323.02	295.91	268.81	255.25	386.27	354.64	323.02	307.21
68	232.83	215.26	195.49	184.50	344.85	316.29	287.74	272.36	406.35	373.40	340.45	322.88
69	246.11	227.01	205.80	195.19	362.79	333.09	301.27	286.42	424.32	388.25	352.19	335.21
70	257.89	237.42	214.91	204.67	378.64	345.90	315.19	298.82	438.00	401.16	364.32	345.90
71	289.71	263.91	240.10	228.20	418.69	382.97	349.24	331.38	478.22	438.53	398.85	379.01
72	317.12	290.21	265.22	251.77	455.50	417.06	378.62	359.40	513.15	470.87	428.59	407.45
73	339.86	312.15	284.44	269.67	485.77	445.14	404.50	384.18	543.03	498.70	452.52	430.36
74	364.07	333.73	303.39	287.33	515.76	472.93	430.10	406.90	572.87	524.68	476.50	453.30
75	381.28	350.50	318.02	302.63	538.57	492.41	447.96	425.73	595.00	545.41	495.83	470.18
76	416.89	380.93	346.59	330.25	580.38	532.97	483.92	459.40	635.97	583.65	529.70	503.54
77	452.40	414.96	377.52	358.80	627.12	574.08	522.60	496.08	680.16	624.00	566.28	538.20
78	486.72	446.28	405.85	384.88	667.93	612.52	557.11	528.65	718.85	658.94	599.04	569.09
79	509.33	466.65	423.97	402.63	691.44	633.11	576.20	547.75	736.97	675.79	614.62	583.32
80	520.27	477.14	434.00	412.44	707.62	648.31	589.01	560.70	753.44	691.44	628.09	597.09
81	536.04	491.91	446.48	424.42	729.43	668.43	607.43	577.57	777.45	712.56	647.66	615.21
82	576.28	528.25	480.23	456.87	783.94	717.75	652.85	620.41	834.56	765.77	695.69	660.64
83	623.00	571.08	519.17	493.21	846.24	776.16	704.77	669.73	902.05	826.78	751.50	713.86
84	676.22	619.11	563.30	534.74	917.63	841.05	765.77	726.84	978.63	896.86	815.09	774.86
85	735.92	674.92	613.92	582.77	1,000.70	917.63	834.56	791.73	1,066.89	977.33	889.08	844.95
86	803.41	735.92	668.43	635.98	1,090.25	999.40	908.54	863.12	1,162.94	1,065.59	969.55	920.23
87	874.80	802.11	729.43	693.09	1,188.89	1,090.25	990.31	940.99	1,268.07	1,161.64	1,056.51	1,003.29
88	953.97	874.80	794.33	755.39	1,296.62	1,187.60	1,079.87	1,026.65	1,380.99	1,266.77	1,151.26	1,094.15
89	1,039.63	952.67	865.71	822.88	1,412.14	1,295.32	1,177.21	1,118.81	1,505.59	1,380.99	1,255.09	1,191.49
90	1,133.08	1,038.34	944.89	896.86	1,539.33	1,412.14	1,283.64	1,218.75	1,641.87	1,504.29	1,368.01	1,299.22
91	1,235.62	1,131.79	1,029.25	977.33	1,678.21	1,538.04	1,399.16	1,329.07	1,788.53	1,640.57	1,491.31	1,416.03
92	1,345.94	1,234.32	1,121.40	1,065.59	1,830.07	1,676.91	1,525.06	1,448.48	1,949.48	1,787.24	1,625.00	1,543.23
93	1,467.95	1,344.65	1,222.64	1,161.64	1,993.61	1,827.47	1,661.34	1,578.27	2,125.99	1,948.18	1,771.66	1,683.40
94	1,599.04	1,466.65	1,332.96	1,266.77	2,174.02	1,992.31	1,811.90	1,721.04	2,316.79	2,123.40	1,931.30	1,833.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	159.34	147.96	130.89	125.20	250.40	227.64	204.87	199.18	330.07	301.62	273.16	261.78
25-29	157.62	147.11	131.35	126.10	246.94	225.93	204.91	194.40	325.75	299.48	273.21	257.45
30-34	156.55	146.76	132.09	127.20	249.50	225.04	205.47	195.69	327.77	298.42	273.96	259.28
35-39	158.56	144.97	131.38	126.85	244.63	226.51	203.86	194.80	326.18	299.00	271.81	258.22
40-44	154.23	141.72	129.22	125.05	241.76	225.09	204.25	191.74	320.96	295.95	266.77	254.27
45	149.86	138.03	126.20	118.31	236.62	216.90	197.18	185.35	311.55	283.94	256.34	244.51
46	147.01	135.41	123.80	116.06	232.13	212.78	193.44	181.83	305.64	282.42	255.34	243.73
47	144.64	133.22	121.80	114.19	228.38	209.35	190.32	178.90	304.51	277.87	255.03	239.80
48	146.02	131.04	119.81	116.06	224.64	205.92	187.20	175.97	303.26	277.06	250.85	239.62
49	142.61	127.98	117.01	113.36	219.40	201.12	182.83	171.86	299.84	274.25	248.65	237.68
50	139.69	128.94	114.62	111.03	214.91	197.00	179.09	168.34	293.70	268.63	247.14	232.81
51	140.77	126.70	116.14	109.10	218.20	200.60	179.49	172.45	292.11	267.47	242.84	232.28
52	137.78	127.45	117.11	110.22	217.00	199.78	182.56	172.22	289.34	265.22	241.11	230.78
53	137.64	127.57	114.14	110.78	218.21	201.43	181.28	174.57	285.36	261.86	238.36	224.93
54	138.38	125.20	115.32	108.73	220.75	204.27	184.50	174.62	283.35	260.28	237.22	224.04
55	138.45	125.57	112.69	109.47	222.17	202.85	183.53	177.09	280.13	257.59	235.05	222.17
56	145.24	132.61	119.98	113.67	233.65	214.71	195.76	186.29	293.64	268.38	243.12	233.65
57	149.82	137.59	125.36	119.25	244.61	223.20	201.80	192.63	302.70	275.18	250.72	238.49
58	153.80	141.97	130.14	121.27	251.41	230.71	210.00	198.17	307.61	283.94	257.33	245.49
59	159.34	145.12	130.89	125.20	256.09	236.17	213.41	202.03	313.00	287.39	261.78	247.55
60	161.99	148.26	134.53	129.04	260.83	238.87	216.90	205.92	318.49	291.03	263.58	252.60
61	171.72	158.31	142.21	136.84	273.69	249.54	228.07	217.34	332.72	305.88	279.05	262.95
62	179.97	166.93	151.28	143.46	281.70	258.22	234.75	224.32	346.91	318.22	289.52	273.87
63	190.01	172.27	157.07	149.47	291.35	266.01	243.21	230.54	357.22	329.35	298.95	283.75
64	198.68	181.30	166.40	156.46	300.51	275.67	250.84	238.42	372.53	340.24	310.44	295.54
65	204.73	187.87	171.01	163.79	308.31	281.81	257.72	243.27	380.57	349.25	317.94	301.08
66	224.04	205.37	186.70	177.37	333.73	305.72	277.72	263.71	406.07	373.40	338.40	322.06
67	241.70	221.37	201.04	192.00	359.16	327.54	298.17	284.62	429.19	393.05	356.90	338.83
68	259.18	237.22	215.26	206.47	382.19	351.44	318.49	303.11	452.47	415.13	377.79	358.03
69	273.69	250.35	229.13	216.40	403.10	369.16	335.21	318.24	471.00	430.68	392.50	371.28
70	286.54	261.98	239.47	227.19	419.58	384.78	349.99	331.57	485.07	446.18	405.25	384.78
71	321.46	293.68	267.88	253.99	464.33	424.64	386.94	367.10	529.81	486.16	442.50	418.69
72	351.71	322.88	294.05	278.68	505.46	463.18	420.90	399.76	570.81	522.76	474.71	451.65
73	378.64	347.24	315.84	299.22	539.34	493.16	448.83	426.67	603.98	552.26	502.39	478.38
74	403.33	369.42	337.30	319.45	571.08	524.68	476.50	453.30	635.33	583.58	530.04	503.27
75	424.02	388.12	353.92	335.11	596.71	547.12	497.54	471.89	659.97	605.26	550.54	523.19
76	462.67	423.43	384.20	366.21	645.78	591.83	537.88	510.08	706.27	647.41	588.56	559.13
77	502.32	460.20	418.08	397.80	695.76	638.04	580.32	550.68	755.04	692.64	628.68	597.48
78	540.63	495.71	450.78	428.31	741.31	679.91	617.01	587.06	798.22	730.83	664.93	631.99
79	564.82	517.87	470.92	446.73	766.85	704.25	640.22	607.50	818.06	749.77	681.48	647.34
80	578.22	529.70	481.18	456.92	785.79	719.75	655.05	621.35	837.01	766.92	698.18	663.14
81	595.75	545.13	495.81	471.14	808.60	741.11	674.92	641.17	863.12	790.43	719.05	682.71
82	639.87	586.66	533.45	506.19	869.61	796.92	724.24	689.20	926.71	850.14	772.26	734.62
83	690.49	633.38	576.28	546.42	939.69	860.52	782.65	743.71	1,001.99	917.63	834.56	793.03
84	750.20	687.90	624.30	593.15	1,018.87	934.50	848.84	807.31	1,086.36	995.50	905.95	860.52
85	817.69	748.90	681.41	646.36	1,111.02	1,018.87	925.42	879.99	1,185.00	1,085.06	986.42	937.10
86	890.37	816.39	742.41	704.77	1,210.96	1,109.72	1,009.78	959.16	1,291.43	1,183.70	1,075.98	1,021.46
87	970.84	890.37	808.60	768.37	1,319.98	1,209.66	1,100.64	1,044.83	1,406.95	1,290.13	1,172.02	1,113.62
88	1,057.80	969.55	881.29	838.46	1,439.39	1,318.69	1,199.28	1,139.57	1,534.14	1,405.65	1,278.45	1,214.85
89	1,153.85	1,057.80	961.76	913.74	1,567.89	1,438.10	1,307.01	1,242.11	1,671.72	1,532.84	1,392.67	1,323.88
90	1,257.68	1,152.55	1,047.42	995.50	1,709.36	1,566.59	1,425.12	1,353.73	1,822.28	1,670.42	1,518.57	1,443.29
91	1,370.60	1,256.39	1,142.17	1,085.06	1,863.81	1,708.06	1,552.31	1,475.74	1,985.82	1,820.98	1,654.85	1,573.08
92	1,493.91	1,369.31	1,244.71	1,182.41	2,031.24	1,861.22	1,692.49	1,608.12	2,164.93	1,984.52	1,804.11	1,714.55
93	1,628.89	1,492.61	1,356.33	1,288.83	2,214.25	2,029.95	1,844.34	1,752.19	2,359.62	2,163.63	1,966.35	1,867.71
94	1,774.26	1,627.59	1,479.63	1,405.65	2,412.83	2,211.66	2,010.48	1,910.54	2,572.48	2,358.32	2,144.16	2,036.44

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	170.73	153.65	142.27	136.58	267.47	244.71	221.94	210.56	352.83	324.38	290.23	278.85
25-29	168.13	157.62	141.86	136.61	262.70	241.69	220.67	210.16	346.77	320.50	288.97	278.47
30-34	171.23	156.55	141.87	132.09	264.18	244.61	220.15	210.36	347.34	317.99	288.64	273.96
35-39	167.62	154.03	140.44	135.91	262.75	240.10	217.45	208.39	348.83	317.12	289.94	276.34
40-44	166.73	154.23	137.55	133.39	262.60	237.59	216.75	208.42	341.80	316.79	287.61	270.94
45	161.69	145.92	134.09	126.20	252.40	228.73	209.02	197.18	331.27	303.66	276.06	264.23
46	158.62	143.15	131.54	123.80	247.60	224.39	205.05	197.31	328.85	301.77	274.68	259.21
47	156.06	144.64	129.42	121.80	243.61	224.58	201.74	194.13	327.35	300.71	270.25	258.84
48	153.50	142.27	127.30	123.55	239.62	220.90	198.43	190.94	321.98	295.78	269.57	254.59
49	149.92	138.95	124.33	120.67	234.02	215.74	193.80	186.49	318.13	292.53	266.93	252.31
50	150.43	136.11	125.36	118.20	229.23	211.32	189.83	182.67	315.19	290.12	261.47	250.72
51	147.81	137.26	123.18	119.66	232.28	211.16	193.56	183.01	313.22	288.59	260.43	249.87
52	148.11	137.78	124.00	117.11	234.22	213.56	196.34	186.00	310.00	285.89	258.34	244.56
53	147.71	134.28	124.21	117.50	235.00	214.86	194.71	184.64	305.50	282.00	255.14	241.71
54	148.26	135.08	121.90	115.32	237.22	217.45	197.68	187.80	303.11	280.05	253.69	240.51
55	148.11	135.23	122.35	115.91	238.27	218.95	199.63	186.75	299.45	276.91	251.15	238.27
56	154.71	142.08	129.46	123.14	249.44	230.49	208.39	198.92	312.59	287.33	262.07	249.44
57	162.05	146.76	134.53	128.42	259.90	238.49	217.09	204.86	324.11	296.59	269.07	256.84
58	165.63	150.85	139.01	130.14	269.16	245.49	224.79	212.96	331.27	301.69	275.07	260.28
59	167.88	156.50	142.27	133.74	273.16	250.40	227.64	216.25	335.76	307.31	278.85	264.63
60	172.97	159.24	142.77	137.28	280.05	258.09	233.38	222.39	340.45	313.00	282.80	269.07
61	185.14	169.04	152.94	144.89	292.47	268.32	244.17	230.76	356.87	327.35	297.84	281.74
62	193.02	177.37	161.72	153.89	302.57	276.48	253.01	239.97	370.38	339.08	307.78	294.74
63	202.68	184.94	169.74	159.61	311.61	286.28	258.41	245.74	382.55	352.15	319.21	304.01
64	213.58	193.71	176.33	168.88	322.86	295.54	268.22	255.80	397.36	365.08	332.79	315.41
65	219.19	202.33	183.06	173.42	329.98	301.08	274.58	260.13	407.06	373.34	339.62	322.76
66	240.38	219.37	200.70	191.37	357.07	329.06	298.72	282.38	434.08	399.07	361.73	345.40
67	259.77	237.18	216.85	205.56	384.01	352.39	320.76	302.69	458.55	420.15	381.75	363.68
68	276.76	254.79	230.63	219.65	408.55	375.60	340.45	325.08	483.23	443.69	404.15	382.19
69	292.78	269.44	243.98	231.25	430.68	394.62	358.55	341.58	502.82	460.39	420.08	398.86
70	307.01	280.40	255.84	243.56	448.23	411.39	374.55	356.13	519.87	476.89	433.90	411.39
71	343.29	315.51	285.74	271.85	496.08	454.41	414.72	392.90	567.52	519.89	472.27	448.46
72	376.70	345.95	313.27	297.90	540.06	495.86	449.73	428.59	611.17	559.28	509.31	482.40
73	404.50	371.26	338.01	319.54	576.28	528.25	480.23	456.22	644.62	591.05	537.49	511.63
74	431.88	396.19	360.50	342.65	612.13	560.38	510.41	483.64	679.95	622.84	567.52	538.96
75	453.09	415.47	377.86	359.05	639.45	586.45	531.74	506.09	706.13	648.00	588.16	559.09
76	493.73	452.86	411.99	390.74	689.92	632.70	575.48	546.05	756.95	693.19	629.43	598.37
77	538.20	492.96	447.72	425.88	744.12	681.72	620.88	589.68	808.08	741.00	673.92	639.60
78	578.07	530.15	482.23	458.27	793.73	727.83	660.44	627.49	853.63	781.75	711.36	675.42
79	604.66	553.44	503.64	478.03	820.91	752.62	684.33	650.18	874.97	802.41	729.86	692.86
80	618.66	566.09	514.87	489.27	839.70	770.96	700.88	665.83	896.31	820.83	746.70	708.96
81	637.28	584.06	530.85	503.59	865.71	794.33	721.64	685.30	922.82	846.24	769.67	730.73
82	684.00	628.19	571.08	542.53	930.61	852.73	776.16	737.22	991.61	909.84	826.78	785.24
83	739.81	677.51	616.51	585.36	1,005.89	921.52	837.16	795.62	1,072.08	982.53	892.97	848.84
84	802.11	735.92	668.43	634.68	1,090.25	999.40	908.54	863.12	1,162.94	1,065.59	969.55	920.23
85	874.80	802.11	728.13	691.79	1,188.89	1,090.25	990.31	940.99	1,266.77	1,161.64	1,056.51	1,003.29
86	952.67	873.50	794.33	754.09	1,295.32	1,187.60	1,079.87	1,025.36	1,380.99	1,266.77	1,151.26	1,094.15
87	1,038.34	952.67	865.71	822.88	1,412.14	1,295.32	1,177.21	1,118.81	1,505.59	1,379.69	1,255.09	1,191.49
88	1,133.08	1,038.34	943.59	896.86	1,539.33	1,410.84	1,283.64	1,218.75	1,641.87	1,504.29	1,368.01	1,299.22
89	1,234.32	1,131.79	1,029.25	977.33	1,678.21	1,538.04	1,399.16	1,329.07	1,788.53	1,639.27	1,491.31	1,416.03
90	1,345.94	1,233.02	1,121.40	1,065.59	1,828.77	1,676.91	1,525.06	1,448.48	1,949.48	1,787.24	1,625.00	1,543.23
91	1,466.65	1,344.65	1,222.64	1,161.64	1,993.61	1,827.47	1,661.34	1,578.27	2,125.99	1,948.18	1,771.66	1,682.10
92	1,599.04	1,465.35	1,331.67	1,265.47	2,174.02	1,992.31	1,810.60	1,721.04	2,316.79	2,123.40	1,931.30	1,833.96
93	1,741.81	1,597.74	1,452.37	1,379.69	2,368.70	2,171.42	1,974.14	1,875.49	2,525.75	2,315.49	2,103.93	1,998.80
94	1,898.86	1,740.51	1,582.16	1,502.99	2,581.56	2,367.41	2,151.95	2,044.22	2,752.89	2,523.16	2,293.42	2,179.21

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	193.49	176.42	159.34	153.65	295.93	273.16	250.40	233.33	392.67	358.53	330.07	313.00
25-29	189.15	173.38	157.62	152.37	294.23	273.21	246.94	236.43	388.80	357.28	325.75	309.99
30-34	190.79	176.12	156.55	151.66	298.42	269.07	244.61	234.82	391.37	357.13	327.77	308.21
35-39	190.27	172.15	158.56	149.50	294.47	271.81	244.63	235.57	389.60	357.89	326.18	308.06
40-44	187.57	170.90	154.23	145.89	291.78	266.77	241.76	229.26	383.49	354.31	320.96	304.29
45	181.41	165.63	149.86	141.97	280.00	256.34	236.62	224.79	370.71	339.16	307.61	295.78
46	177.96	162.49	147.01	139.28	274.68	255.34	232.13	220.52	367.54	336.59	305.64	290.16
47	175.09	159.87	144.64	137.03	270.25	251.22	228.38	216.96	365.41	334.96	304.51	289.29
48	172.22	157.25	142.27	138.53	265.82	247.10	224.64	213.41	363.17	333.22	303.26	288.29
49	168.21	153.58	142.61	135.30	263.28	241.34	219.40	208.43	358.35	329.10	296.19	281.56
50	164.76	154.02	139.69	132.53	257.89	236.40	214.91	204.16	354.59	322.36	293.70	279.38
51	165.41	151.33	137.26	133.74	260.43	239.32	214.68	204.12	351.94	323.78	292.11	278.03
52	165.34	151.56	137.78	130.89	261.78	241.11	217.00	206.67	347.89	320.34	289.34	275.56
53	164.50	151.07	137.64	130.93	261.86	241.71	218.21	208.14	342.43	315.57	285.36	271.93
54	164.74	151.56	138.38	131.79	263.58	243.81	220.75	210.86	339.36	313.00	283.35	270.17
55	164.21	151.33	138.45	128.79	267.25	244.71	222.17	209.29	338.08	309.10	280.13	267.25
56	173.66	157.87	145.24	135.77	281.01	258.91	233.65	221.02	350.48	322.06	293.64	277.85
57	180.40	165.11	149.82	143.71	290.47	266.01	241.55	229.32	360.80	330.22	302.70	287.41
58	186.34	171.55	153.80	147.89	301.69	275.07	251.41	236.62	369.72	340.14	307.61	292.82
59	190.64	173.57	159.34	150.81	307.31	281.70	256.09	244.71	375.60	344.30	313.00	295.93
60	194.94	178.46	161.99	153.75	313.00	288.29	260.83	249.85	381.64	348.69	318.49	302.02
61	206.61	187.82	171.72	163.68	327.35	300.52	273.69	260.27	399.80	367.60	332.72	316.62
62	216.49	198.23	179.97	172.15	339.08	310.39	281.70	268.66	414.72	380.81	346.91	328.65
63	228.01	207.74	190.01	179.87	349.61	319.21	291.35	276.14	428.15	392.68	357.22	339.48
64	238.42	218.55	198.68	188.75	360.11	330.31	300.51	285.60	447.03	409.78	372.53	352.66
65	245.68	226.41	204.73	195.10	368.52	337.21	308.31	291.45	457.64	419.10	380.57	361.30
66	268.38	247.38	224.04	212.37	401.41	366.40	333.73	317.39	487.76	445.75	406.07	385.07
67	289.14	266.55	241.70	230.41	429.19	393.05	356.90	341.09	515.02	472.11	429.19	406.60
68	311.90	285.54	259.18	246.01	459.06	419.53	382.19	362.42	542.53	496.40	452.47	428.31
69	328.85	301.27	273.69	258.84	481.60	441.29	400.98	381.89	564.35	517.67	468.87	445.54
70	343.85	315.19	286.54	272.21	503.49	460.51	419.58	397.06	583.32	534.19	485.07	460.51
71	384.96	353.21	319.48	303.60	555.61	509.97	464.33	440.52	634.98	583.39	529.81	502.03
72	420.90	386.31	351.71	334.41	605.40	555.43	503.54	478.56	684.20	626.55	568.89	541.98
73	452.52	415.58	376.80	358.33	644.62	591.05	537.49	511.63	722.19	663.09	602.14	572.58
74	483.64	444.38	403.33	383.70	685.30	628.19	571.08	542.53	762.04	697.79	635.33	603.21
75	507.80	465.05	422.31	401.79	714.68	656.55	596.71	565.93	789.91	724.94	658.26	625.77
76	554.22	506.81	461.04	438.15	773.30	707.90	644.14	611.45	846.87	776.57	706.27	670.30
77	602.16	552.24	502.32	477.36	833.04	764.40	694.20	659.88	904.80	829.92	753.48	716.04
78	646.96	593.05	539.14	512.18	888.08	814.69	739.81	703.87	955.47	876.10	796.72	756.29
79	675.79	620.31	563.40	534.94	920.50	843.67	766.85	728.43	980.25	899.16	816.64	776.81
80	692.79	634.83	576.88	548.57	940.79	862.62	784.44	745.36	1,002.79	919.23	835.66	793.88
81	712.56	654.15	594.45	564.60	969.55	889.08	808.60	767.07	1,033.14	947.48	861.82	818.99
82	767.07	702.17	638.58	607.43	1,042.23	955.27	868.31	825.48	1,111.02	1,018.87	925.42	879.99
83	828.07	759.28	690.49	655.45	1,125.30	1,031.85	938.40	891.67	1,200.58	1,100.64	1,000.70	950.08
84	898.16	822.88	748.90	711.26	1,221.34	1,120.10	1,017.57	966.95	1,301.81	1,194.09	1,085.06	1,030.55
85	978.63	898.16	816.39	774.86	1,331.67	1,220.04	1,109.72	1,053.91	1,419.92	1,300.52	1,182.41	1,124.00
86	1,066.89	978.63	889.08	844.95	1,451.07	1,330.37	1,209.66	1,148.66	1,547.12	1,418.63	1,288.83	1,225.24
87	1,162.94	1,066.89	969.55	921.52	1,582.16	1,449.78	1,318.69	1,252.49	1,686.00	1,545.82	1,405.65	1,335.56
88	1,268.07	1,162.94	1,056.51	1,003.29	1,723.64	1,580.87	1,436.80	1,365.41	1,837.85	1,684.70	1,531.55	1,454.97
89	1,382.28	1,266.77	1,151.26	1,094.15	1,879.39	1,722.34	1,566.59	1,487.42	2,003.99	1,836.56	1,669.13	1,586.06
90	1,506.89	1,380.99	1,255.09	1,192.79	2,048.12	1,878.09	1,706.76	1,622.40	2,184.40	2,001.39	1,819.68	1,728.83
91	1,641.87	1,505.59	1,368.01	1,300.52	2,232.42	2,046.82	1,861.22	1,767.77	2,380.39	2,181.80	1,983.22	1,884.58
92	1,789.83	1,640.57	1,491.31	1,417.33	2,433.60	2,231.12	2,028.65	1,927.41	2,594.54	2,377.79	2,162.33	2,054.61
93	1,950.77	1,788.53	1,626.29	1,544.52	2,652.95	2,432.30	2,210.36	2,100.03	2,828.17	2,591.95	2,357.02	2,238.91
94	2,127.29	1,949.48	1,771.66	1,683.40	2,891.77	2,650.35	2,410.24	2,289.53	3,082.56	2,825.57	2,568.58	2,440.09

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	21.84	20.28	18.72	17.16	34.32	31.20	28.08	26.52	46.80	42.12	39.00	37.44
25-29	25.83	24.11	22.39	20.67	41.33	37.89	34.44	32.72	55.11	49.94	46.50	43.06
30-34	34.94	32.76	30.58	28.39	56.78	50.23	45.86	43.68	74.26	69.89	63.34	58.97
35-39	46.50	41.33	38.75	36.17	69.75	64.58	59.42	56.83	95.58	87.83	80.08	74.92
40-44	54.54	48.80	45.93	43.06	86.11	77.50	71.76	66.02	114.82	106.20	94.72	91.85
45	56.91	53.91	47.92	44.93	89.86	83.87	74.88	71.88	122.80	110.82	101.84	95.85
46	60.40	54.36	48.32	45.30	90.60	84.56	75.50	72.48	123.83	114.77	102.69	99.67
47	60.65	54.59	48.52	48.52	90.98	84.91	75.82	72.78	127.37	115.24	106.14	100.08
48	61.15	55.04	51.98	48.92	94.79	85.61	76.44	73.38	128.42	119.25	107.02	100.90
49	61.90	58.81	52.62	49.52	95.95	86.66	80.47	74.28	133.09	120.71	111.42	105.23
50	65.52	59.28	53.04	49.92	96.72	87.36	81.12	74.88	134.16	124.80	112.32	106.08
51	65.78	59.52	53.25	50.12	97.11	90.84	81.44	78.31	137.83	125.30	115.90	109.64
52	66.31	59.99	56.83	53.68	101.04	91.57	82.09	78.94	142.08	129.46	116.83	113.67
53	66.83	63.65	57.28	54.10	101.84	92.29	85.92	79.56	146.39	133.66	120.93	114.57
54	70.29	63.90	57.51	54.31	105.43	95.85	86.26	83.07	150.16	137.38	124.60	118.21
55	70.84	64.40	57.96	54.74	106.25	96.60	86.94	83.72	154.55	141.67	128.79	122.35

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	29.64	26.52	24.96	23.40	43.68	40.56	37.44	34.32	59.28	54.60	48.36	46.80
25-29	34.44	32.72	29.28	27.56	51.67	48.22	43.06	41.33	70.61	63.72	58.56	55.11
30-34	48.05	43.68	39.31	37.13	72.07	65.52	58.97	56.78	96.10	87.36	78.62	76.44
35-39	62.00	56.83	51.67	49.08	90.42	82.67	74.92	72.33	121.42	111.08	100.75	95.58
40-44	71.76	66.02	60.28	57.41	109.08	100.46	91.85	86.11	143.52	132.04	120.56	114.82
45	77.88	71.88	62.90	59.90	116.81	104.83	95.85	92.85	155.75	140.77	128.79	122.80
46	78.52	72.48	66.44	63.42	117.79	105.71	96.65	93.62	157.05	144.97	132.89	123.83
47	78.85	72.78	66.72	63.69	118.27	109.18	97.04	94.01	160.73	148.60	133.44	127.37
48	79.50	73.38	67.27	64.21	119.25	110.07	97.84	94.79	165.11	149.82	137.59	131.48
49	83.57	74.28	68.09	65.00	120.71	111.42	102.14	95.95	170.23	154.75	142.37	133.09
50	84.24	78.00	68.64	65.52	121.68	112.32	102.96	96.72	174.72	159.12	143.52	137.28
51	84.58	78.31	72.05	68.91	125.30	115.90	103.37	100.24	178.55	162.89	147.23	140.96
52	88.41	78.94	72.62	69.46	129.46	119.98	107.35	101.04	183.13	167.34	151.56	145.24
53	89.11	82.74	76.38	70.01	133.66	124.11	111.38	105.02	184.58	171.85	155.94	146.39
54	92.65	83.07	76.68	73.48	137.38	124.60	115.02	108.63	188.50	172.52	159.74	150.16
55	93.38	86.94	77.28	74.06	141.67	128.79	119.13	112.69	193.19	177.09	160.99	154.55

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.20	29.64	26.52	24.96	48.36	45.24	40.56	39.00	65.52	60.84	54.60	53.04
25-29	37.89	34.44	31.00	29.28	58.56	53.39	48.22	46.50	79.22	72.33	65.45	62.00
30-34	52.42	48.05	43.68	41.50	78.62	72.07	65.52	63.34	107.02	98.28	89.54	85.18
35-39	64.58	59.42	54.25	51.67	100.75	93.00	85.25	80.08	136.92	124.00	113.67	108.50
40-44	77.50	71.76	66.02	63.15	120.56	111.95	100.46	94.72	163.61	149.26	134.91	129.17
45	83.87	77.88	68.89	65.89	128.79	116.81	107.83	101.84	173.72	158.75	143.77	137.78
46	84.56	78.52	69.46	66.44	129.87	120.81	108.73	102.69	178.19	163.09	147.99	141.95
47	84.91	78.85	72.78	66.72	133.44	121.31	112.21	106.14	181.96	166.80	151.63	145.57
48	85.61	79.50	73.38	70.32	134.53	125.36	113.13	107.02	186.51	171.23	155.94	149.82
49	89.76	80.47	74.28	71.19	139.28	126.90	114.52	108.33	194.99	176.42	160.94	154.75
50	90.48	81.12	74.88	71.76	140.40	131.04	118.56	112.32	199.68	184.08	165.36	159.12
51	93.97	84.58	78.31	72.05	144.09	131.56	119.03	115.90	203.61	184.82	169.15	159.76
52	94.72	88.41	78.94	75.78	148.40	135.77	123.14	116.83	205.23	189.45	170.50	164.19
53	98.65	92.29	82.74	79.56	152.76	140.03	127.30	120.93	210.04	194.13	175.03	165.48
54	102.24	92.65	86.26	79.87	156.55	143.77	130.99	121.41	214.06	194.89	178.91	169.33
55	106.25	96.60	86.94	83.72	157.77	144.89	132.01	125.57	218.95	199.63	180.31	173.87

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	37.44	34.32	31.20	29.64	56.16	51.48	46.80	45.24	76.44	70.20	63.96	60.84
25-29	43.06	39.61	36.17	34.44	67.17	62.00	55.11	53.39	89.56	82.67	75.78	70.61
30-34	58.97	54.60	50.23	48.05	91.73	82.99	76.44	72.07	122.30	113.57	102.65	98.28
35-39	74.92	69.75	62.00	59.42	116.25	105.92	95.58	93.00	157.58	144.67	129.17	124.00
40-44	91.85	83.24	74.63	71.76	137.78	126.30	114.82	109.08	186.58	172.22	155.00	149.26
45	95.85	86.86	80.87	74.88	146.76	134.78	122.80	116.81	197.68	182.71	164.74	158.75
46	96.65	90.60	81.54	78.52	147.99	135.91	123.83	117.79	202.35	187.25	169.13	160.07
47	97.04	90.98	81.88	78.85	148.60	136.47	124.34	118.27	206.22	188.02	172.86	163.76
48	100.90	91.73	82.56	79.50	149.82	137.59	125.36	119.25	210.97	192.63	174.28	165.11
49	102.14	92.85	83.57	80.47	151.66	139.28	126.90	120.71	213.56	198.08	179.51	170.23
50	102.96	93.60	84.24	81.12	152.88	140.40	127.92	121.68	218.40	199.68	180.96	171.60
51	106.50	97.11	87.71	84.58	159.76	147.23	131.56	125.30	222.41	203.61	184.82	175.42
52	107.35	101.04	91.57	85.25	164.19	151.56	138.93	129.46	227.34	208.39	189.45	179.97
53	111.38	101.84	92.29	89.11	171.85	155.94	143.21	136.84	232.32	213.22	194.13	184.58
54	115.02	105.43	95.85	89.46	175.72	162.94	146.96	140.57	236.42	217.25	198.08	188.50
55	119.13	109.47	96.60	93.38	183.53	167.43	151.33	144.89	241.49	222.17	199.63	189.97

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	39.00	35.88	32.76	31.20	60.84	56.16	51.48	48.36	81.12	74.88	67.08	63.96
25-29	46.50	43.06	39.61	36.17	72.33	67.17	60.28	58.56	96.45	87.83	79.22	75.78
30-34	63.34	58.97	52.42	50.23	100.46	91.73	82.99	78.62	131.04	120.12	109.20	102.65
35-39	80.08	74.92	67.17	64.58	126.58	116.25	105.92	100.75	167.92	152.42	139.50	131.75
40-44	97.59	88.98	80.37	77.50	152.13	137.78	126.30	120.56	198.06	183.71	166.48	157.87
45	101.84	92.85	86.86	80.87	161.74	146.76	134.78	125.80	212.66	194.69	176.72	167.73
46	102.69	96.65	87.58	81.54	163.09	147.99	135.91	126.85	214.43	199.33	181.21	172.15
47	106.14	97.04	87.95	81.88	163.76	148.60	136.47	130.40	218.35	200.15	181.96	172.86
48	107.02	97.84	88.67	85.61	165.11	149.82	137.59	131.48	223.20	204.86	186.51	177.34
49	108.33	99.04	89.76	86.66	167.13	151.66	139.28	133.09	225.94	207.37	188.80	179.51
50	109.20	99.84	90.48	87.36	168.48	152.88	140.40	134.16	230.88	212.16	193.44	184.08
51	112.77	103.37	93.97	87.71	175.42	159.76	144.09	137.83	234.94	216.14	197.35	184.82
52	113.67	104.20	94.72	91.57	179.97	164.19	151.56	142.08	239.97	221.02	198.92	189.45
53	117.75	108.20	98.65	92.29	187.76	171.85	155.94	149.57	245.04	222.77	203.67	194.13
54	121.41	111.82	99.04	95.85	194.89	175.72	159.74	153.35	249.20	226.84	207.67	198.08
55	122.35	112.69	103.03	96.60	199.63	183.53	167.43	157.77	254.37	231.83	212.51	199.63

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.68	40.56	35.88	34.32	68.64	62.40	56.16	54.60	90.48	82.68	74.88	71.76
25-29	51.67	48.22	43.06	41.33	80.95	74.06	67.17	63.72	106.78	98.17	89.56	84.39
30-34	69.89	65.52	58.97	56.78	111.38	100.46	91.73	87.36	146.33	133.22	122.30	115.75
35-39	90.42	82.67	74.92	72.33	139.50	129.17	116.25	111.08	186.00	170.50	155.00	147.25
40-44	106.20	97.59	88.98	86.11	166.48	155.00	140.65	132.04	221.02	203.80	183.71	175.09
45	113.82	104.83	95.85	89.86	179.71	164.74	149.76	140.77	236.62	215.65	194.69	185.70
46	114.77	105.71	96.65	90.60	181.21	166.11	151.01	141.95	238.59	220.47	199.33	190.27
47	115.24	106.14	97.04	90.98	181.96	166.80	151.63	142.53	242.61	221.38	203.19	191.06
48	119.25	107.02	97.84	94.79	183.46	168.17	152.88	143.71	247.67	226.26	204.86	195.69
49	120.71	108.33	99.04	95.95	185.70	170.23	154.75	145.47	253.79	232.13	210.46	201.18
50	121.68	112.32	99.84	96.72	187.20	171.60	156.00	146.64	255.84	234.00	215.28	202.80
51	125.30	112.77	103.37	97.11	194.21	178.55	159.76	153.49	260.00	238.07	216.14	206.74
52	126.30	116.83	107.35	101.04	198.92	183.13	167.34	157.87	265.22	243.12	221.02	211.55
53	130.48	120.93	108.20	105.02	206.86	190.94	171.85	165.48	270.50	248.23	225.95	213.22
54	134.18	121.41	111.82	105.43	214.06	198.08	178.91	169.33	274.76	252.40	230.03	217.25
55	138.45	125.57	112.69	109.47	222.17	202.85	183.53	177.09	280.13	257.59	235.05	222.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	46.80	42.12	39.00	37.44	73.32	67.08	60.84	57.72	96.72	88.92	79.56	76.44
25-29	55.11	51.67	46.50	44.78	86.11	79.22	72.33	68.89	113.67	105.06	94.72	91.28
30-34	76.44	69.89	63.34	58.97	117.94	109.20	98.28	93.91	155.06	141.96	128.86	122.30
35-39	95.58	87.83	80.08	77.50	149.83	136.92	124.00	118.83	198.92	180.84	165.34	157.58
40-44	114.82	106.20	94.72	91.85	180.84	163.61	149.26	143.52	235.37	218.15	198.06	186.58
45	122.80	110.82	101.84	95.85	191.69	173.72	158.75	149.76	251.60	230.63	209.66	200.68
46	123.83	111.75	102.69	96.65	193.29	175.17	160.07	154.03	256.71	235.57	214.43	202.35
47	124.34	115.24	103.11	97.04	194.09	178.93	160.73	154.66	260.81	239.58	215.32	206.22
48	125.36	116.19	103.96	100.90	195.69	180.40	162.05	155.94	262.95	241.55	220.15	207.92
49	126.90	117.61	105.23	102.14	198.08	182.61	164.04	157.85	269.27	247.60	225.94	213.56
50	131.04	118.56	109.20	102.96	199.68	184.08	165.36	159.12	274.56	252.72	227.76	218.40
51	131.56	122.17	109.64	106.50	206.74	187.95	172.29	162.89	278.79	256.86	231.80	222.41
52	135.77	126.30	113.67	107.35	214.71	195.76	179.97	170.50	284.17	262.07	236.81	224.18
53	140.03	127.30	117.75	111.38	222.77	203.67	184.58	175.03	289.60	267.32	241.86	229.13
54	143.77	130.99	118.21	111.82	230.03	210.86	191.69	182.11	293.93	271.56	246.01	233.23
55	148.11	135.23	122.35	115.91	238.27	218.95	199.63	186.75	299.45	276.91	251.15	238.27

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-AARP
Applies to policies issued before or on 09/30/2003

Form: 7044VA
Annual Premium per $100 Monthly Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	53.04	48.36	43.68	42.12	81.12	74.88	68.64	63.96	107.64	98.28	90.48	85.80
25-29	62.00	56.83	51.67	49.94	96.45	89.56	80.95	77.50	127.45	117.11	106.78	101.61
30-34	85.18	78.62	69.89	67.70	133.22	120.12	109.20	104.83	174.72	159.43	146.33	137.59
35-39	108.50	98.17	90.42	85.25	167.92	155.00	139.50	134.33	222.17	204.09	186.00	175.67
40-44	129.17	117.69	106.20	100.46	200.93	183.71	166.48	157.87	264.08	243.98	221.02	209.54
45	137.78	125.80	113.82	107.83	212.66	194.69	179.71	170.73	281.55	257.59	233.63	224.64
46	138.93	126.85	114.77	108.73	214.43	199.33	181.21	172.15	286.92	262.75	238.59	226.51
47	139.50	127.37	115.24	109.18	215.32	200.15	181.96	172.86	291.13	266.87	242.61	230.48
48	140.65	128.42	116.19	113.13	217.09	201.80	183.46	174.28	296.59	272.13	247.67	235.44
49	142.37	129.99	120.71	114.52	222.84	204.27	185.70	176.42	303.31	278.55	250.70	238.32
50	143.52	134.16	121.68	115.44	224.64	205.92	187.20	177.84	308.88	280.80	255.84	243.36
51	147.23	134.70	122.17	119.03	231.80	213.01	191.08	181.68	313.25	288.19	260.00	247.47
52	151.56	138.93	126.30	119.98	239.97	221.02	198.92	189.45	318.90	293.64	265.22	252.60
53	155.94	143.21	130.48	124.11	248.23	229.13	206.86	197.31	324.60	299.15	270.50	257.77
54	159.74	146.96	134.18	127.80	255.59	236.42	214.06	204.47	329.07	303.51	274.76	261.98
55	164.21	151.33	138.45	128.79	267.25	244.71	222.17	209.29	338.08	309.10	280.13	267.25

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

Actuarial Memorandum
October 2020

CONFIDENTIAL

Additional Exhibit I: Choice 2 Non-AARP Policy Forms - Virginia Experience
With Virginia Approved Rate Increase*
Policies Issued Prior to 10/01/2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	79,622	0	0.0%	1.9468	102
2004	215,689	0	0.0%	1.8697	99
2005	208,676	0	0.0%	1.7957	96
2006	200,849	0	0.0%	1.7247	94
2007	194,430	175,039	90.0%	1.6564	94
2008	192,888	0	0.0%	1.5909	92
2009	182,325	0	0.0%	1.5279	89
2010	176,842	0	0.0%	1.4675	89
2011	175,569	0	0.0%	1.4094	88
2012	172,979	0	0.0%	1.3536	87
2013	172,179	153,662	89.2%	1.3001	87
2014	172,652	8,195	4.7%	1.2486	87
2015	172,099	0	0.0%	1.1992	86
2016	162,508	0	0.0%	1.1518	85
2017	155,775	438	0.3%	1.1062	85
2018	147,616	681	0.5%	1.0624	79
2019	133,559	131,390	98.4%	1.0204	78
2020	158,618	159,984	100.9%	0.9800	76
2021	154,455	173,727	112.5%	0.9412	73
2022	150,020	186,865	124.6%	0.9040	71
2023	144,972	199,552	137.6%	0.8682	68
2024	139,397	214,199	153.7%	0.8339	65
2025	133,680	236,687	177.1%	0.8009	62
2026	127,957	255,914	200.0%	0.7692	60
2027	122,208	271,441	222.1%	0.7387	57
2028	116,442	283,670	243.6%	0.7095	54
2029	110,623	294,770	266.5%	0.6814	51
2030	104,765	315,370	301.0%	0.6545	48
2031	98,843	340,261	344.2%	0.6286	45
2032	92,862	359,999	387.7%	0.6037	42
2033	86,832	376,733	433.9%	0.5798	39
2034	80,743	389,710	482.7%	0.5569	36
2035	74,645	400,808	537.0%	0.5348	34
2036	68,627	404,472	589.4%	0.5137	31
2037	62,703	399,875	637.7%	0.4933	28
2038	56,927	396,607	696.7%	0.4738	25
2039	51,332	389,524	758.8%	0.4551	23
2040	45,950	374,523	815.1%	0.4371	20
2041	40,815	354,620	868.8%	0.4198	18
2042	35,985	328,297	912.3%	0.4032	16
2043	31,505	306,282	972.2%	0.3872	14
2044	27,386	285,610	1042.9%	0.3719	12
2045	23,635	259,677	1098.7%	0.3572	10
2046	20,258	233,058	1150.4%	0.3430	9
2047	17,259	206,985	1199.3%	0.3295	8
2048	14,628	178,709	1221.7%	0.3164	7
2049	12,330	151,383	1227.8%	0.3039	6
2050	10,339	128,786	1245.6%	0.2919	5
2051	8,630	112,659	1305.5%	0.2803	4
2052	7,172	101,688	1417.9%	0.2692	3
2053	5,939	91,814	1545.9%	0.2586	3
2054	4,905	82,276	1677.3%	0.2484	2
2055	4,045	74,456	1840.7%	0.2385	2
2056	3,333	69,290	2079.0%	0.2291	2
2057	2,748	64,370	2342.2%	0.2200	1
2058	2,270	57,181	2519.0%	0.2113	1
2059	1,877	48,877	2604.4%	0.2030	1
2060	1,552	45,403	2925.2%	0.1949	1
2061	1,283	41,977	3271.5%	0.1872	1
2062	1,059	37,567	3546.5%	0.1798	1
2063	873	34,217	3920.4%	0.1727	0
2064	717	30,637	4271.3%	0.1659	0
2065	587	27,421	4667.5%	0.1593	0
2066	479	23,787	4969.2%	0.1530	0
2067	388	19,394	4995.3%	0.1469	0
2068	313	16,263	5189.6%	0.1411	0
2069	251	12,650	5041.3%	0.1355	0
2070	199	9,766	4913.2%	0.1302	0
2071	156	7,341	4716.0%	0.1250	0
2072	121	5,270	4365.0%	0.1201	0
2073	93	3,999	4304.0%	0.1153	0
2074	71	2,909	4089.9%	0.1108	0
2075	54	1,924	3535.9%	0.1064	0
2076	42	1,289	3106.4%	0.1022	0
2077	31	859	2732.6%	0.0981	0
2078	24	570	2416.1%	0.0942	0
2079	17	376	2151.4%	0.0905	0

Accumulated and Present Values as of 12/31/2019

Past:	4,226,465	635,226	15.0%
Future:	1,689,098	5,164,947	305.8%
Lifetime:	5,915,564	5,800,173	98.0%

*Includes all rate increases approved in your state applied to all policies in Virginia, but prior to the rate increase requested in this filing

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

Actuarial Memorandum
October 2020

CONFIDENTIAL

Additional Exhibit II: Choice 2 Non-AARP Policy Forms - Virginia Experience
With Requested 113% Rate Increase*
Policies Issued Prior to 10/01/2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor	Lives
2003	79,622	0	0.0%	1.9468	102
2004	215,689	0	0.0%	1.8697	99
2005	208,676	0	0.0%	1.7957	96
2006	200,849	0	0.0%	1.7247	94
2007	194,430	175,039	90.0%	1.6564	94
2008	192,888	0	0.0%	1.5909	92
2009	182,325	0	0.0%	1.5279	89
2010	176,842	0	0.0%	1.4675	89
2011	175,569	0	0.0%	1.4094	88
2012	172,979	0	0.0%	1.3536	87
2013	172,179	153,662	89.2%	1.3001	87
2014	172,652	8,195	4.7%	1.2486	87
2015	172,099	0	0.0%	1.1992	86
2016	162,508	0	0.0%	1.1518	85
2017	155,775	438	0.3%	1.1062	85
2018	147,616	681	0.5%	1.0624	79
2019	133,559	131,390	98.4%	1.0204	78
2020	158,618	159,984	100.9%	0.9800	76
2021	226,688	177,231	78.2%	0.9412	73
2022	318,671	195,113	61.2%	0.9040	71
2023	308,040	207,785	67.5%	0.8682	68
2024	296,290	222,614	75.1%	0.8339	65
2025	284,222	245,640	86.4%	0.8009	62
2026	272,117	265,329	97.5%	0.7692	60
2027	259,943	281,174	108.2%	0.7387	57
2028	247,724	293,576	118.5%	0.7095	54
2029	235,386	304,783	129.5%	0.6814	51
2030	222,954	325,775	146.1%	0.6545	48
2031	210,381	351,212	166.9%	0.6286	45
2032	197,674	371,318	187.8%	0.6037	42
2033	184,858	388,319	210.1%	0.5798	39
2034	171,933	401,410	233.5%	0.5569	36
2035	158,993	412,548	259.5%	0.5348	34
2036	146,176	416,045	284.6%	0.5137	31
2037	133,558	411,089	307.8%	0.4933	28
2038	121,254	407,495	336.1%	0.4738	25
2039	109,337	399,949	365.8%	0.4551	23
2040	97,873	384,191	392.5%	0.4371	20
2041	86,936	363,317	417.9%	0.4198	18
2042	76,649	335,932	438.3%	0.4032	16
2043	67,106	313,038	466.5%	0.3872	14
2044	58,333	291,579	499.9%	0.3719	12
2045	50,342	264,832	526.1%	0.3572	10
2046	43,150	237,451	550.3%	0.3430	9
2047	36,762	210,683	573.1%	0.3295	8
2048	31,157	181,726	583.3%	0.3164	7
2049	26,262	153,803	585.6%	0.3039	6
2050	22,023	130,732	593.6%	0.2919	5
2051	18,381	114,263	621.6%	0.2803	4
2052	15,276	103,054	674.6%	0.2692	3
2053	12,650	92,974	735.0%	0.2586	3
2054	10,448	83,247	796.8%	0.2484	2
2055	8,616	75,277	873.7%	0.2385	2
2056	7,099	70,003	986.1%	0.2291	2
2057	5,854	64,990	1110.2%	0.2200	1
2058	4,835	57,699	1193.3%	0.2113	1
2059	3,997	49,293	1233.1%	0.2030	1
2060	3,306	45,765	1384.3%	0.1949	1
2061	2,733	42,291	1547.4%	0.1872	1
2062	2,256	37,830	1676.7%	0.1798	1
2063	1,859	34,442	1852.6%	0.1727	0
2064	1,528	30,826	2017.7%	0.1659	0
2065	1,251	27,581	2204.1%	0.1593	0
2066	1,020	23,919	2345.9%	0.1530	0
2067	827	19,496	2357.6%	0.1469	0
2068	668	16,345	2448.7%	0.1411	0
2069	534	12,711	2378.2%	0.1355	0
2070	423	9,811	2317.3%	0.1302	0
2071	332	7,374	2223.9%	0.1250	0
2072	257	5,293	2058.1%	0.1201	0
2073	198	4,015	2029.1%	0.1153	0
2074	152	2,921	1927.9%	0.1108	0
2075	116	1,932	1666.5%	0.1064	0
2076	88	1,294	1463.9%	0.1022	0
2077	67	862	1287.6%	0.0981	0
2078	50	572	1138.3%	0.0942	0
2079	37	378	1013.5%	0.0905	0

Accumulated and Present Values as of 12/31/2019

Past:	4,226,465	635,226	15.0%
Future:	3,322,105	5,311,745	159.9%
Lifetime:	7,548,570	5,946,971	78.8%

*Includes all rate increases approved in your state applied to all policies in Virginia, and the rate increase requested in this filing

Additional Exhibit III
Genworth Life Insurance Company
Status of Filings as of July 31, 2020
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

	First Rate Action 2013 - 2015					Second Rate Action 2016					Third Rate Action 2017				
Jurisdiction	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**
Alabama	12.8%	10/4/2013	Approved	11/1/2013	12.8%	47.6%	5/18/2016	Approved	7/18/2017	30.0%	26.6%	12/8/2017	Approved	10/1/2018	26.6%
Alaska	No Filing Required				19.2%						35.7%	5/8/2017	Approved	5/23/2017	35.7%
Arizona (LR split)	19.2%	5/7/2015	Approved	8/20/2015	8.8%						51.5%	5/22/2017	Approved	2/2/2018	35.0%
Arizona (RS split)	50.1%	9/18/2015	Approved	2/6/2017	30.0%						46.2%	10/31/2017	Approved	8/9/2018	17.0%
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%	49.4%	5/16/2016	Approved	8/16/2016	25.0%	31.3%	7/19/2017	Approved	8/1/2017	25.0%
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%	48.9%	8/30/2016	Disapproved			67.0%	7/31/2017	Disapproved		
Connecticut	21.9%	2/16/2016	Approved	3/30/2016	10.0%						50.2%	5/10/2017	Approved	9/21/2017	10.0%
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%	47.9%	6/10/2016	Approved	12/5/2016	30.0%	25.4%	8/3/2017	Approved	12/22/2017	25.0%
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]						51.1%	7/17/2017	Approved	8/1/2018	96.2%[c]
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%	53.2%	4/16/2016	Approved	8/1/2016	12.0%	51.8%	6/14/2017	Approved	7/31/2017	20.0%
Hawaii	12.8%	11/13/2013	Approved	8/14/2017	8.9%										
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%	48.2%	6/17/2016	Approved	12/14/2016	15.0%	43.1%	9/1/2017	Approved	11/12/2019	15.0%
Illinois	76.8%	1/14/2014	Approved	7/7/2017	51.5%										
Indiana	21.9%	1/26/2016	Approved	6/30/2016	10.0%						56.9%	12/27/2017	Disapproved		
Indiana (Partnership)	21.9%	1/7/2016	Approved	7/1/2016	10.0%						56.9%	12/27/2017	Disapproved		
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%	49.0%	6/24/2016	Approved	12/9/2016	17.9%	40.0%	8/15/2017	Approved	10/5/2017	17.9%
Kansas	92.1%	6/9/2017	Approved	8/4/2017	40.0%										
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	8.5%[a]	53.2%	6/30/2016	Approved	9/27/2016	20.0%	41.4%	8/24/2017	Approved	7/20/2018	35.0%
Louisiana	44.5%	6/19/2015	Approved	2/12/2016	15.0%						64.8%	6/29/2017	Approved	2/19/2018	15.0%
Maine (RS split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%	48.0%	6/30/2016	Approved	5/4/2017	9.48%	53.5%	9/29/2017	Disapproved		
Maine (LR split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%						11.5%	9/18/2017	Approved	1/8/2018	11.5%
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%	15.0%	4/26/2016	Approved	1/23/2017	15.0%	43.5%	9/1/2017	Approved	9/26/2018	19.9%
Massachusetts	16.5%	4/10/2015	Withdrawn												
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	47.6%	3/30/2016	Approved	5/20/2016	47.6%					
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%	48.3%	5/27/2016	Approved	8/18/2016	31.4%[e]					
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%						25.0%	5/2/2017	Approved	9/18/2017	13.5%
Missouri (RS split)	12.8%	10/18/2013	Approved	11/22/2013	12.8%	47.7%	5/27/2016	Approved	8/1/2016	50.55%[b]					
Missouri (LR split)	12.8%	6/4/2014	Approved	6/4/2014	12.8%						43.7%	7/7/2017	Approved	6/7/2018	39.25%
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%	47.9%	6/30/2016	Approved	5/22/2017	5.7%	56.4%	10/30/2017	Approved	3/22/2018	7.3%
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%						35.9%	4/17/2017	Approved	10/25/2017	27.46%
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%						50.0%	4/27/2017	Approved	4/11/2018	55.0%
New Hampshire - Loss Ratio	12.8%	12/3/2013	Disapproved												
New Hampshire - Rate Stability	12.8%	12/3/2013	Disapproved												
New Jersey (RS split)	68.3%	9/28/2015	Approved	3/17/2017	33.1%										
New Jersey (LR split)	21.9%	10/9/2015	Disapproved								66.8%	9/8/2017	Approved	8/2/2018	8.68%
New Mexico (LR split)	16.5%	5/14/2015	Disapproved												
New Mexico (RS split)	42.4%	11/2/2015	Disapproved												
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]										
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%						52.5%	6/30/2017	Approved	2/19/2018	22.4%
North Dakota	50.1%	3/24/2016	Approved	4/15/2016	13.0%						68.3%	6/14/2017	Approved	10/31/2017	72.8%
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%	46.4%	6/7/2016	Approved	11/16/2016	15.0%	15.0%	6/1/2017	Approved	7/21/2017	15.0%
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%	48.3%	5/25/2016	Approved	7/28/2016	10.0%	49.7%	7/21/2017	Approved	11/15/2017	10.0%
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%	48.3%	5/27/2016	Approved	6/8/2017	28.98%	27.8%	11/15/2017	Approved	1/29/2020	48.1%
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%	48.1%	4/14/2016	Approved	9/15/2016	20.0%	36.4%	6/12/2017	Approved	9/22/2017	36.4%
Rhode Island	50.1%	3/21/2016	Approved	3/1/2019	50.1%										
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%	48.4%	5/5/2016	Approved	8/23/2016	20.0%	36.5%	7/14/2017	Approved	9/1/2017	20.0%
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	47.8%	6/6/2016	Approved	9/12/2016	47.8%					
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%	48.0%	4/29/2016	Approved	12/16/2016	41.6%					
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%										
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%						54.0%	8/8/2017	Approved	5/18/2018	32.0%
Vermont	19.2%	5/12/2015	Disapproved												
Virginia (LR split)	19.2%	7/2/2014	Disapproved								45.1%	10/13/2017	Approved	6/28/2019	24.8%
Virginia (RS split)	56.2%	10/14/2013	Approved	12/22/2016	29.0%						34.4%	10/13/2017	Approved	6/28/2019	33.9%
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%	48.5%	4/29/2016	Approved	4/25/2017	48.5%[f]					
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%	10.0%	6/30/2016	Approved	8/18/2016	10.0%	10.0%	5/31/2017	Approved	9/11/2017	10.0%
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]	48.9%	6/22/2016	Approved	1/25/2017	28.0%					
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%	47.9%	5/12/2016	Approved	6/28/2017	41.45%					
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%						34.6%	5/12/2017	Approved	5/15/2017	34.6%

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above
[e] 39% phased for Choice 2; 26.5% phased for Choice 2.1
[f] Phased over 3 years

Additional Exhibit III
Genworth Life Insurance Company
Status of Filings as of July 31, 2020
All Jurisdictions in which these Forms are Active
Choice 2 & 2.1 Series Policy Forms - Non-AARP Policies

	Fourth Rate Action 2018					Fifth Rate Action 2019					Sixth Rate Action 2020					Cumulative Rate Increase Approvals	Data as of 12/31/2019	
Jurisdiction	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**	**Requested Increase**	**Date of Submission**	**Status**	**Date Approved or Filed**	**Amount Approved or Filed**		**Annualized Premium In $MM**	**Exposed Lives**
Alabama											58.7%	7/27/2020	Pending			85.6%	$21.7	7,853
Alaska						12.2%	4/22/2019	Approved	5/20/2019	12.2%	38.9%	6/28/2020	Approved	7/17/2020	38.9%	152.1%	$2.4	812
Arizona (LR split)	22.8%	12/27/2018	Pending													46.9%	$2.2	937
Arizona (RS split)	35.5%	12/27/2018	Pending													52.1%	$11.1	3,836
Arkansas	11.2%	8/13/2018	Approved	9/17/2018	11.2%											96.0%	$6.7	2,319
Colorado	58.1%	12/13/2018	Approved	3/23/2020	63.6%											84.5%	$18.9	8,425
Connecticut	50.4%	8/17/2018	Approved	10/24/2018	15.0%	39.9%	10/7/2019	Approved	3/31/2020	44.3%						100.8%	$28.1	8,142
Delaware											57.5%	5/27/2020	Pending			83.3%	$2.9	832
Florida																134.3%	$52.8	17,946
Georgia	35.9%	7/19/2018	Approved	11/9/2018	18.0%	21.3%	7/29/2019	Approved	10/23/2019	12.0%	51.7%	7/31/2020	Pending			95.4%	$32.5	11,292
Hawaii	93.2%	7/13/2018	Approved	10/28/2019	53.0%											66.6%	$6.7	3,169
Idaho																49.2%	$2.2	938
Illinois	17.2%	6/30/2018	Withdrawn			8.1%	8/5/2019	Pending								51.5%	$45.1	16,912
Indiana																10.0%	$2.0	992
Indiana (Partnership)																10.0%	$15.7	6,750
Iowa	27.3%	8/7/2018	Approved	5/14/2019	27.3%											99.6%	$16.5	6,452
Kansas	47.8%	7/24/2018	Approved	1/13/2020	37.2%											92.1%	$9.2	4,001
Kentucky																75.8%	$11.8	4,823
Louisiana	55.9%	12/4/2018	Approved	10/24/2019	15.0%						106.0%	5/19/2020	Pending			52.1%	$8.4	3,983
Maine (RS split)	67.7%	6/11/2018	Approved	1/3/2019	26.3%											56.0%	$4.4	1,623
Maine (LR split)																25.8%	$0.5	238
Maryland											97.5%	6/23/2020	Pending			55.5%	$25.1	8,627
Massachusetts	92.0%	11/15/2018	Approved	4/5/2019	40.0%											40.0%	$25.5	10,429
Michigan						20.3%	4/29/2019	Approved	6/19/2019	20.3%	40.2%	6/2/2020	Approved	6/23/2020	20.0%	140.3%	$23.1	8,604
Minnesota						43.5%	10/19/2019	Approved	12/23/2019	43.5%						112.7%	$38.1	15,073
Mississippi	31.5%	5/25/2018	Approved	4/24/2019	16.0%	20.0%	12/12/2019	Pending								56.9%	$4.1	1,652
Missouri (RS split)						20.6%	5/3/2019	Approved	2/24/2020	20.6%						104.8%	$18.6	6,885
Missouri (LR split)																57.1%	$1.5	702
Montana																27.9%	$2.0	920
Nebraska						22.80%	10/30/2019	Approved	7/2/2020	68.50%						156.0%	$14.5	5,986
Nevada											59.6%	7/21/2020	Pending			69.9%	$4.5	1,763
New Hampshire - Loss Ratio						122.0%	12/23/2019	Approved	3/19/2020	37.3%						37.3%	$0.3	160
New Hampshire - Rate Stability						115.0%	12/23/2019	Approved	3/19/2020	42.7%						42.7%	$5.2	2,395
New Jersey (RS split)						69.6%	8/2/2019	Pending								33.1%	$30.1	10,250
New Jersey (LR split)						86.1%	8/2/2019	Pending								8.7%	$3.9	1,659
New Mexico (LR split)	81.8%	10/5/2018	Approved	1/15/2019	6.0%	90.9%	10/24/2019	Approved	1/22/2020	8.25%						14.7%	$0.1	62
New Mexico (RS split)	111.0%	10/5/2018	Approved	1/15/2019	6.0%	117.0%	10/24/2019	Approved	1/22/2020	6.0%						12.4%	$3.6	1,936
New York						68.5%	12/9/2019	Pending								57.5%	$80.2	20,383
North Carolina						43.3%	7/12/2019	Pending								50.6%	$31.8	12,294
North Dakota											56.3%	6/6/2020	Disapproved	6/29/2020	0.0%	95.3%	$4.0	1,387
Ohio	31.5%	10/4/2018	Approved	7/3/2019	15.0%	21.2%	12/16/2019	Pending								74.9%	$40.7	14,532
Oklahoma	47.4%	8/31/2018	Approved	11/30/2018	10.0%	42.7%	8/7/2019	Approved	9/5/2019	32.3%						98.6%	$7.2	2,975
Oregon																115.5%	$9.7	3,690
Pennsylvania											57.8%	7/10/2020	Pending			84.6%	$49.1	14,024
Rhode Island																50.1%	$3.8	1,708
South Carolina	21.4%	10/2/2018	Approved	7/27/2020	25.0%											103.0%	$14.4	5,299
South Dakota						21.6%	7/22/2019	Approved	9/16/2019	21.6%	40.2%	6/27/2020	Pending			102.7%	$5.7	2,159
Tennessee						31.6%	6/30/2019	Approved	5/7/2020	21.0%						93.3%	$23.0	8,959
Texas	31.6%	12/31/2018	Pending													50.1%	$49.2	18,673
Utah						33.8%	7/3/2019	Approved	1/25/2020	10.5%						77.8%	$3.5	1,372
Vermont	85.8%	10/30/2018	Approved	12/4/2019	22.4%											22.4%	$3.9	1,860
Virginia (LR split)																24.8%	$0.1	74
Virginia (RS split)																72.7%	$41.0	15,853
Washington						27.5%	11/28/2019	Pending								67.5%	$27.2	9,479
Washington, DC	10.0%	6/4/2018	Approved	7/9/2018	10.0%	10.0%	9/13/2019	Approved	2/21/2020	10.0%						61.1%	$2.7	686
West Virginia	39.2%	5/25/2018	Approved	12/26/2018	20.0%						73.2%	6/15/2020	Pending			73.3%	$2.9	1,087
Wisconsin						31.7%	7/19/2019	Approved	9/12/2019	31.7%	39.0%	7/5/2020	Pending			110.1%	$19.9	6,920
Wyoming						12.8%	10/2/2019	Approved	10/24/2019	12.8%	40.5%	7/22/2020	Pending			80.4%	$1.9	661

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit IV: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
Historical Claim Count

Calendar Year	Claim Count
2004	12
2005	52
2006	94
2007	176
2008	270
2009	339
2010	492
2011	541
2012	768
2013	862
2014	1,071
2015	1,332
2016	1,503
2017	1,769
2018	1,995
2019	2,359
Total	13,635

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit V: Choice 2 & 2.1 Actual to Expected by Calendar Year
Nationwide Experience (VA Forms Only) based on Original Pricing and CFT 2019 Assumptions
With Virginia Approved Rate Increases
Data as of December 31, 2019
Applicable to All Policies Issued Prior to 10/01/2003

	Actual Past and Best Estimate Future			Original Pricing Applied to Actual Mix				4.12%
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	A to E Loss Ratio	Discount Factor
2003	3,542,433	0	0.0%	2,885,453	77,681	2.7%	0.0%	1.9468
2004	59,773,502	829,045	1.4%	58,075,739	1,553,444	2.7%	51.9%	1.8697
2005	145,718,076	1,704,589	1.2%	143,901,455	4,759,663	3.3%	35.4%	1.7957
2006	250,273,651	6,104,297	2.4%	246,082,221	9,484,058	3.9%	63.3%	1.7247
2007	362,815,986	10,053,873	2.8%	352,930,757	15,737,171	4.5%	62.1%	1.6564
2008	485,187,089	21,563,389	4.4%	470,218,547	23,739,435	5.0%	88.0%	1.5909
2009	563,843,197	26,572,231	4.7%	545,872,676	32,351,373	5.9%	79.5%	1.5279
2010	630,582,416	40,411,634	6.4%	608,374,069	41,896,665	6.9%	93.1%	1.4675
2011	723,668,382	48,848,839	6.8%	691,595,785	52,625,081	7.6%	88.7%	1.4094
2012	776,849,251	68,985,229	8.9%	735,568,767	64,299,927	8.7%	101.6%	1.3536
2013	772,702,470	85,052,036	11.0%	720,494,411	75,843,225	10.5%	104.6%	1.3001
2014	759,475,752	116,424,724	15.3%	700,547,406	88,374,048	12.6%	121.5%	1.2486
2015	740,416,338	144,111,293	19.5%	680,547,132	101,765,997	15.0%	130.2%	1.1992
2016	716,625,505	166,004,721	23.2%	660,765,258	117,024,316	17.7%	130.8%	1.1518
2017	678,363,168	232,625,483	34.3%	636,114,086	133,513,738	21.0%	163.4%	1.1062
2018	631,683,000	279,067,395	44.2%	613,207,200	152,502,193	24.9%	177.6%	1.0624
2019	595,606,111	329,367,242	55.3%	592,042,968	173,785,577	29.4%	188.4%	1.0204
2020	713,033,831	374,758,051	52.6%	572,591,846	197,654,991	34.5%	152.3%	0.9800
2021	688,410,347	420,438,062	61.1%	547,067,410	222,809,643	40.7%	150.0%	0.9412
2022	665,280,501	469,278,478	70.5%	524,277,172	251,115,827	47.9%	147.3%	0.9040
2023	646,385,503	519,968,155	80.4%	504,636,564	281,496,091	55.8%	144.2%	0.8682
2024	627,353,962	570,209,576	90.9%	486,770,615	314,586,769	64.6%	140.6%	0.8339
2025	606,859,032	620,040,197	102.2%	465,944,922	347,852,481	74.7%	136.9%	0.8009
2026	585,014,151	669,172,822	114.4%	446,169,165	383,130,501	85.9%	133.2%	0.7692
2027	561,905,793	717,565,111	127.7%	426,179,113	419,143,510	98.3%	129.8%	0.7387
2028	537,748,024	763,570,905	142.0%	407,120,492	456,671,483	112.2%	126.6%	0.7095
2029	512,742,707	804,544,088	156.9%	385,628,838	491,513,980	127.5%	123.1%	0.6814
2030	487,088,579	859,084,339	176.4%	365,146,498	526,649,666	144.2%	122.3%	0.6545
2031	460,939,882	928,539,833	201.4%	344,609,118	560,429,230	162.6%	123.9%	0.6286
2032	434,458,927	994,716,952	229.0%	324,998,879	593,683,741	182.7%	125.3%	0.6037
2033	407,807,222	1,055,136,815	258.7%	303,669,715	620,868,694	204.5%	126.5%	0.5798
2034	381,100,833	1,107,207,386	290.5%	283,420,787	647,972,465	228.6%	127.1%	0.5569
2035	354,457,382	1,150,332,980	324.5%	263,435,080	674,483,929	256.0%	126.8%	0.5348
2036	328,022,470	1,184,120,396	361.0%	244,484,557	703,318,630	287.7%	125.5%	0.5137
2037	301,946,986	1,208,736,354	400.3%	224,611,955	728,457,250	324.3%	123.4%	0.4933
2038	276,398,850	1,224,160,366	442.9%	205,962,673	754,752,024	366.5%	120.9%	0.4738
2039	251,537,367	1,231,602,952	489.6%	187,942,233	777,965,145	413.9%	118.3%	0.4551
2040	227,535,715	1,230,640,740	540.9%	171,107,258	798,761,889	466.8%	115.9%	0.4371
2041	204,545,983	1,217,882,144	595.4%	154,086,007	809,923,507	525.6%	113.3%	0.4198
2042	182,696,745	1,190,467,660	651.6%	138,382,377	816,182,174	589.8%	110.5%	0.4032
2043	162,101,092	1,149,359,565	709.0%	123,575,718	814,404,790	659.0%	107.6%	0.3872
2044	142,856,758	1,096,653,563	767.7%	110,024,856	806,859,825	733.3%	104.7%	0.3719
2045	125,047,944	1,035,999,252	828.5%	96,827,579	787,139,079	812.9%	101.9%	0.3572
2046	108,720,471	969,242,406	891.5%	84,938,804	762,361,858	897.5%	99.3%	0.3430
2047	93,869,803	897,698,245	956.3%	74,051,749	730,291,471	986.2%	97.0%	0.3295
2048	80,475,188	822,483,793	1022.0%	64,339,339	693,857,751	1078.4%	94.8%	0.3164
2049	68,501,173	744,490,755	1086.8%	55,232,358	648,378,048	1173.9%	92.6%	0.3039
2050	57,899,027	666,571,958	1151.3%	47,245,690	601,067,863	1272.2%	90.5%	0.2919
2051	48,595,754	591,503,727	1217.2%	40,152,977	551,308,260	1373.0%	88.7%	0.2803
2052	40,498,611	519,954,030	1283.9%	34,001,225	501,309,445	1474.4%	87.1%	0.2692
2053	33,511,429	453,085,969	1352.0%	28,440,522	448,276,229	1576.2%	85.8%	0.2586
2054	27,536,900	392,537,596	1425.5%	23,703,223	397,942,703	1678.9%	84.9%	0.2484
2055	22,476,780	337,766,835	1502.7%	19,628,743	349,890,413	1782.5%	84.3%	0.2385
2056	18,229,767	288,368,667	1581.9%	16,198,970	305,632,817	1886.7%	83.8%	0.2291
2057	14,690,761	244,922,479	1667.2%	13,209,715	262,775,497	1989.3%	83.8%	0.2200
2058	11,765,564	207,812,269	1766.3%	10,738,720	224,340,959	2089.1%	84.5%	0.2113
2059	9,368,105	175,861,460	1877.2%	8,680,231	189,897,952	2187.7%	85.8%	0.2030
2060	7,418,575	148,413,094	2000.6%	6,999,182	160,000,759	2286.0%	87.5%	0.1949
2061	5,844,085	124,822,920	2135.9%	5,582,954	133,189,742	2385.6%	89.5%	0.1872
2062	4,581,157	104,439,749	2279.8%	4,445,678	110,553,812	2486.8%	91.7%	0.1798
2063	3,574,944	87,015,249	2434.0%	3,525,360	91,303,920	2589.9%	94.0%	0.1727
2064	2,777,741	72,356,037	2604.9%	2,793,581	75,402,867	2699.1%	96.5%	0.1659
2065	2,149,260	59,831,872	2783.8%	2,194,061	61,844,052	2818.7%	98.8%	0.1593
2066	1,656,302	49,058,030	2961.9%	1,724,081	50,895,017	2952.0%	100.3%	0.1530
2067	1,271,427	39,943,570	3141.6%	1,352,382	41,955,872	3102.4%	101.3%	0.1469
2068	972,050	32,348,811	3327.9%	1,062,744	34,706,815	3265.8%	101.9%	0.1411
2069	739,798	25,878,120	3498.0%	829,806	28,529,270	3438.1%	101.7%	0.1355
2070	560,058	20,469,822	3654.9%	649,802	23,530,266	3621.1%	100.9%	0.1302
2071	421,494	16,056,897	3809.5%	509,004	19,418,217	3814.9%	99.9%	0.1250
2072	315,197	12,403,808	3935.3%	400,084	16,111,102	4026.9%	97.7%	0.1201
2073	234,195	9,447,454	4034.0%	312,789	13,309,048	4255.0%	94.8%	0.1153
2074	172,794	7,118,834	4119.8%	245,348	10,979,366	4475.0%	92.1%	0.1108
2075	126,515	5,304,855	4193.1%	192,469	8,989,668	4670.7%	89.8%	0.1064
2076	91,951	3,894,120	4235.0%	151,401	7,300,880	4822.2%	87.8%	0.1022
2077	66,387	2,810,331	4233.3%	118,343	5,815,743	4914.3%	86.1%	0.0981
2078	47,619	2,000,682	4201.4%	92,712	4,588,828	4949.5%	84.9%	0.0942
2079	33,933	1,419,081	4182.0%	72,576	3,592,936	4950.6%	84.5%	0.0905
Accumulated and Present Values as of 12/31/2019:								
Past	11,738,772,521	1,838,109,916	15.7%	11,174,916,276	1,316,743,106	11.8%	132.9%	
Future	7,800,306,098	15,681,197,002	201.0%	6,000,712,280	10,208,693,659	170.1%	118.2%	
Lifetime	19,539,078,620	17,519,306,918	89.7%	17,175,628,556	11,525,436,765	67.1%	133.6%	

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit VI: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Lapses by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	466,577	19,887	4.3%	20,247	4.3%	98.2%
2	448,970	11,086	2.5%	11,265	2.5%	98.4%
3	435,488	8,073	1.9%	8,252	1.9%	97.8%
4	421,313	6,188	1.5%	6,426	1.5%	96.3%
5	408,832	5,005	1.2%	5,072	1.2%	98.7%
6	391,808	3,747	1.0%	3,843	1.0%	97.5%
7	348,829	2,818	0.8%	2,911	0.8%	96.8%
8	294,970	2,062	0.7%	2,189	0.7%	94.2%
9	252,204	1,581	0.6%	1,745	0.7%	90.6%
10	205,857	1,131	0.5%	1,289	0.6%	87.8%
11	144,045	761	0.5%	848	0.6%	89.7%
12	95,394	457	0.5%	546	0.6%	83.7%
13	51,338	228	0.4%	300	0.6%	76.0%
14	18,476	68	0.4%	111	0.6%	61.5%
15	2	0	0.0%	0	0.6%	0.0%
Total	3,984,100	63,092	1.6%	65,044	1.6%	97.0%

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit VII: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Mortality by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	466,640	417	0.1%	402	0.1%	103.8%
2	449,118	674	0.2%	637	0.1%	105.8%
3	437,979	780	0.2%	779	0.2%	100.2%
4	429,140	912	0.2%	893	0.2%	102.1%
5	421,705	1,089	0.3%	1,001	0.2%	108.8%
6	411,256	1,088	0.3%	1,111	0.3%	97.9%
7	372,807	1,169	0.3%	1,142	0.3%	102.4%
8	317,862	1,086	0.3%	1,093	0.3%	99.4%
9	275,896	1,062	0.4%	1,058	0.4%	100.4%
10	229,899	994	0.4%	979	0.4%	101.6%
11	169,425	813	0.5%	811	0.5%	100.3%
12	113,790	605	0.5%	623	0.5%	97.1%
13	62,382	423	0.7%	404	0.6%	104.8%
14	23,049	172	0.7%	180	0.8%	95.7%
15	1,082	5	0.5%	11	1.0%	46.4%
Total	4,180,947	11,289	0.3%	11,122	0.3%	101.5%

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit VIII: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Incidence by Duration
Best Estimate Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	466,640	185	0.0%	186	0.0%	99.4%
2	449,118	362	0.1%	315	0.1%	114.8%
3	437,979	463	0.1%	443	0.1%	104.6%
4	429,140	609	0.1%	578	0.1%	105.3%
5	421,705	743	0.2%	728	0.2%	102.0%
6	411,256	880	0.2%	889	0.2%	99.0%
7	372,807	985	0.3%	1,011	0.3%	97.5%
8	317,862	1,152	0.4%	1,064	0.3%	108.3%
9	275,896	1,118	0.4%	1,119	0.4%	99.9%
10	229,898	1,045	0.5%	1,115	0.5%	93.8%
11	169,425	1,015	0.6%	983	0.6%	103.3%
12	113,789	841	0.7%	814	0.7%	103.3%
13	62,381	572	0.9%	545	0.9%	105.0%
14	23,049	234	1.0%	243	1.1%	96.1%
15	1,082	13	1.2%	15	1.3%	89.5%
Total	4,180,944	10,217	0.2%	10,048	0.2%	101.7%

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit IX: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Claim Termination Rate by Duration
Best Estimate Assumptions

Policy Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	7,061	4,843	68.6%	4,991	70.7%	97.0%
2	3,962	1,012	25.5%	1,011	25.5%	100.1%
3	2,448	527	21.5%	540	22.1%	97.6%
4	1,421	297	20.9%	289	20.3%	102.8%
5	784	159	20.3%	154	19.6%	103.4%
6	428	71	16.6%	78	18.2%	91.0%
7+	557	81	14.5%	94	16.8%	86.5%
Total	16,661	6,990	42.0%	7,157	43.0%	97.7%

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit X: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Lapses by Duration
Original Pricing Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	450,651	20,242	4.5%	30,651	6.8%	66.0%
2	429,755	11,209	2.6%	16,274	3.8%	68.9%
3	417,733	7,940	1.9%	10,963	2.6%	72.4%
4	408,795	5,957	1.5%	8,108	2.0%	73.5%
5	401,612	4,836	1.2%	6,823	1.7%	70.9%
6	395,382	3,631	0.9%	5,267	1.3%	68.9%
7	390,112	2,954	0.8%	5,186	1.3%	57.0%
8	381,645	2,497	0.7%	5,081	1.3%	49.1%
9	347,333	1,877	0.5%	4,702	1.4%	39.9%
10	297,407	1,404	0.5%	4,134	1.4%	34.0%
11	258,770	1,130	0.4%	3,701	1.4%	30.5%
12	216,049	779	0.4%	3,174	1.5%	24.5%
13	159,975	532	0.3%	2,398	1.5%	22.2%
14	109,066	346	0.3%	1,636	1.5%	21.2%
15	61,378	169	0.3%	921	1.5%	18.4%
16	23,210	38	0.2%	348	1.5%	10.9%
17	1,096	0	0.0%	16	1.5%	0.0%
Total	4,749,969	65,541	1.4%	109,382	2.3%	59.9%

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

Additional Exhibits
October 2020

CONFIDENTIAL

Additional Exhibit XI: Choice 2 & 2.1 Policy Forms - Nationwide Experience
Actual to Expected Mortality by Duration
Original Pricing Assumptions

Duration	Exposure	Actual Counts	Actual Rate	Expected Counts	Expected Rate	A/E
1	444,308	434	0.1%	888	0.2%	48.9%
2	426,699	766	0.2%	1,227	0.3%	62.5%
3	415,943	929	0.2%	1,540	0.4%	60.3%
4	407,659	1,113	0.3%	1,810	0.4%	61.5%
5	400,934	1,324	0.3%	2,121	0.5%	62.4%
6	395,003	1,417	0.4%	2,460	0.6%	57.6%
7	390,004	1,664	0.4%	2,846	0.7%	58.5%
8	381,699	1,784	0.5%	3,267	0.9%	54.6%
9	347,599	1,832	0.5%	3,454	1.0%	53.0%
10	297,818	1,851	0.6%	3,400	1.1%	54.4%
11	259,227	1,739	0.7%	3,393	1.3%	51.3%
12	216,541	1,585	0.7%	3,241	1.5%	48.9%
13	160,457	1,377	0.9%	2,678	1.7%	51.4%
14	109,419	997	0.9%	2,047	1.9%	48.7%
15	61,619	605	1.0%	1,282	2.1%	47.2%
16	23,283	168	0.7%	539	2.3%	31.1%
17	1,096	0	0.0%	29	2.7%	0.0%
Total	4,739,309	19,585	0.4%	36,222	0.8%	54.1%

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Important Change – Decision Required

JOHN DOE
1234 MAIN ST
ANYTOWN, VA 12345

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

You have 3 options:

1. Keep your current coverage the same and pay the premium increase
2. Review and Adjust your coverage to reduce your premiums
3. Pay nothing more by electing the Contingent Benefit Upon Lapse

Dear John Doe,

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

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by 39.900%, from $7,468.44 to $10,448.35, beginning on your next billing anniversary date, August 10, 2022** Please refer to the following pages for more details and other important information about this increase, as well as plans for future increases. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. There may also be additional options available to reduce your premium.

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, we encourage you to visit genworth.com/ltcpremiums.

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

Sincerely,

Brian K. Haendiges

President and Chief Executive Officer

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

enclosures: 165224CRB VA, 165226 VA, 165239 VA, 134613VA, Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance
Premium Increase Notice
05/19/2022
Genworth Life Insurance Company

Insured:
John Doe

Policy Number:
GHI123456789

Agent:
Jane Agent
Best Agency

Customer Service:

877 710.0817

M-Th: 8:30 – 6PM ET

F: 9 – 6PM ET

Fax: 800 876.8220
genworth.com/ltcpremiums

SAMPLE

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

Considerations Related To Your Benefits

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 offer several alternatives for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling 877 710.0817.

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the *Coverage Options* page provides 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 align your long term care insurance with your financial needs.

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on genworth.com/costofcare.

When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages 80 and 89. This information is based on many policies and types of long term care policies and is current as of 12/31/19.

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on genworth.com) are medians, averages and approximations. Similarly, future cost of care information available on genworth.com is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[2] *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.

3. Paying nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid. Please refer to the ***Coverage Options*** page, and ***Important Information Regarding This Premium Increase*** for additional details.

Continued on next page

SAMPLE

Some information to consider as you evaluate reducing your benefits

Daily maximum benefit is the maximum your policy will pay for any day. You may reduce your daily maximum to lower your premium subject to policy minimums.

Inflation protection/Benefit increases change the amount that your daily maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

SAMPLE

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

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer service:
877 710.0817
M-Th: 8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220

Coverage Options

The median monthly cost of care provided in your area:

In Home Care $4,576.00 (Based on 44 hours/week)
Assisted Living $5,000.00
Nursing Home $10,646.00
Genworth 2020 Cost of Care Study

genworth.com

Register / log-in to view and select coverage choices online

Policyholder: John Doe

Date: 05/19/22
Policy number: GHI123456789
Premium before increase: $7,468.44 annually

Your options:	1 Keep current coverage	2 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium. If we don't hear from you by **08/10/22** this 39.900% rate increase will take effect.	There may be other ways that you can reduce your benefits and premiums beyond those listed.		
		Alternative A	**Alternative B**	**Alternative C**
Daily maximum benefit	$166.25	$166.25	**$118.41**	**$157.50**
Benefit period	4 years	4 years	4 years	**2 Years**
Remaining lifetime maximum	$239,400.00	$239,400.00	**$170,510.40**	**$113,400.00**
Inflation protection	Simple 5%	Simple 5%	**Compound 1%**	Simple 5%
Elimination period	90 days	**180 days**	90 days	90 days
▶ Annual premium 08/10/22	**$10,448.35**	☐ **$8,396.98**	☐ **$7,431.38**	☐ **$5,960.36**

3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	**$84,659.04** Paid up policy benefit ☐ **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 *Important Information Regarding This Premium Increase*. Please read all documents before making a decision. The options shown here are quotes and final values may change.

****Please see the reverse of this form for further instructions if you wish to change your coverage****

SAMPLE

Coverage Options

 Date: 05/19/22

Policyholder: John Doe

Policy number: GHI123456789
Premium before increase: $7,468.44 annually

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **08/10/22**

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature ▶ _____ Date _____

SAMPLE

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

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 80.900% rate increase and the Virginia State Corporation Commission determined that a rate increase of 39.900% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums. In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in 05/2022. Please be aware that, at that time, we planned to request at least 97.7% in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans. To see more current planned premium increase requests you may register or log on to your account at genworth.com and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

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

Maintain Premium Level. 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.

SAMPLE

Value of coverage reduction option. 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 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

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 Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility 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.

> **Please note**: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving 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 call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

SAMPLE

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth's financial strength, please visit genworth.com.

SAMPLE

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: J o h n D o e **Policy Number:** GHI123456789

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 thepremium 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 dateof 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.

SAMPLE

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 limitswill 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 priorto 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

Brian K. Haendiges

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

SAMPLE

Long Term Care Insurance

Premium change notice
05/19/2022

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

from Genworth Life Insurance Company

JANE DOE
1234 MAIN ST
ANYTOWN, VA 12345

Insured
Jane Doe

Agent
Jane Agent
Best Agency

Policy number
DEF123456789

Customer service
877 710.0817
M-Th:8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220
genworth.com/ltcpremiums

Dear Jane Doe,

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

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

This letter is to inform you that **the premium on your current long term care coverage will increase from $384.21 to $537.51 beginning on August 10, 2022. This represents a 39.900% 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. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, please take time to read the following pages for more details and other important information about this increase, as well as plans for future increases. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

This premium increase notice is not a bill.

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling 877 710.0817 before making a decision. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

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

Sincerely,

Brian K. Haendiges
President and Chief Executive Officer

enclosures: 165239 VA, 134613VA

SAMPLE

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

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 80.900% rate increase and the Virginia State Corporation Commission determined that a rate increase of 39.900% was allowable under Virginia's regulations. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in 05/2022. Please be aware that, at that time, we planned to request at least 97.7% in additional rate increases on your policy and policies like yours in the state where your policy was issued. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans. To see more current planned premium increase requests you may register or log on to your account at genworth.com and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law.

Benefits

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

Maintain Premium Level. 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.

SAMPLE

Value of coverage reduction option. 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 877 710.0817.

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You also have the right to a revised premium rate or rate schedule.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below for further details.

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 Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility 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.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

If you are not receiving 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 call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

SAMPLE

About Genworth Life Insurance Company (Genworth)

Genworth began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth's financial strength, please visit genworth.com.

SAMPLE

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: J a n e D o e **Policy Number:** DEF123456789

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 thepremium 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 dateof 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.

SAMPLE

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 limitswill 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 priorto 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

Brian K. Haendiges

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

SAMPLE

Genworth

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

Important Change – Decision Required

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

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

You have [4] options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Flexible Benefit option and avoid additional increases until at least 2025
3. Review and adjust your coverage to reduce your premiums
4. **<if nonfor available>**{See Addendum for CBUL, limited pay CNF, OLB, NFO text}

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

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

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by [999.99%], from [$99,999.99] to [$99,999.99], beginning on your next billing anniversary date, [Mmmm dd, yyyy].** Please refer to the following pages for more details and other important information about this increase[**<if future increases planned>**, as well as plans for future increases]. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Flexible Benefit option that allows you to adjust your coverage to mitigate [<if no future increases planned>the increase<else>both the current and already planned future increases] and lock in your new premium until at least 2025.** 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. There may also be additional options available to reduce your premium.

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, we encourage you to visit [genworth.com/ltcpremiums].

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

Sincerely,

[signature name]
[signature title]

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

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

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

[Agent:]
[servicing agent name]
[servicing agency name]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[genworth.com/ltcpremiums]

enclosures: FBO-COTC VA, 165226FBO VA, 165239FBO VA,[**<FBO endorsement>**,][**<nonfor endorsement>,**] Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Addendum:

For Point #4 in upper right:

Nonforfeiture options (NFO); One of the following will appear:

[<if CBUL >Pay nothing more by electing the Contingent Benefit Upon Lapse
<or if CNF>Pay nothing more by electing the Contingent Nonforfeiture Benefit
<or if OLB>Pay nothing more by electing the Optional Limited Benefit
<or if NFO>Pay nothing more by exercising your Nonforfeiture Benefit**]**

<if quotes enclosed>

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

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 include the **Flexible Benefit** option[and we offer [several<or> an] alternative[s] for keeping coverage in place and within budget].

Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [999 999.9999].

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Overview of the Flexible Benefit option

Currently, payments under your policy are made on a reimbursement basis. This means you may have to show receipts or invoices and you are only reimbursed for your actual expenses, subject to policy limits.

With our Flexible Benefit option, instead of submitting receipts and getting reimbursed for care, we simply pay eligible benefits to you in fixed payment amounts, which vary primarily by whether you are at home, in a nursing home, or in an assisted care facility. **These payments can then be used any way you choose**. If you choose the Flexible Benefit option, you will have:

1. A **remaining lifetime benefit amount of [$250,000<or>$400,000].** NOTE: This may be significantly less than your current remaining lifetime benefit amount.
2. An **optional** 1% annual compound inflation protection benefit.
3. A guarantee that your new premium **will not increase until at least January 1, 2025**.

For each full calendar month that you qualify, you will receive one of the following:

- Nursing Home Benefit for care in a nursing home - you receive 100% of your Monthly Maximum of [$6,945**<or>**$5,556]
- Assisted Care Facility Benefit for care in an assisted care facility - you receive 75% of your Monthly Maximum: [$5,209 **<or>** $4,167]
- Flexible Care Benefit, which you can use to help cover the costs of care outside of a nursing home or assisted care facility, including home care and even care provided by family members - you receive 50% of your Monthly Maximum: [$3,473 **<or>** $2,778]

  If you select the optional 1% inflation protection benefit, your Monthly Maximum and remaining lifetime benefit amount **[<if 7042 or 7042Rev>**, less future benefits we pay,] will increase 1% each year to help offset rising costs of long term care.

An extended Elimination Period (EP) of 180 days applies to the Nursing Home and Assisted Care Facility benefits and an EP of 90 days applies to the Flexible Care Benefit. The EP is the number of days you must meet applicable benefit eligibility requirements, before your coverage begins to pay benefits.

The premium for this option is shown on the *Coverage Options page*. Fixed monthly payment benefits provided by the endorsement replace other policy payment benefits. Payments are adjusted when you are eligible for benefits for only part of a calendar month and when more than one type of benefit may apply in a calendar month.

Continued on next page

For complete details, including information on how to qualify for benefits, please read the accompanying *Important Information Regarding this Premium Increase* and sample Flexible Benefit option endorsement. Only the endorsement has the actual terms of the Flexible Benefit option.

3. Review and adjust your Long Term Care Coverage

The additional choice[s] shown under "Adjust your coverage" on the following *Coverage Options* page provide[s a] way[s] 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 **<or>**The] option presented has a set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs.

[<If applicable>If you would like a more affordable premium but want your benefits to continue to grow for when you may be ready to claim, you may want to consider Alternative C on the *Coverage Options* page.

Alternative C reduces your [monthly] maximum and lifetime maximum while maintaining your current 5% compound inflation protection. These increases can double your new [monthly] maximum and new lifetime maximum in about 15 years (claims may affect how quickly the lifetime maximum increases).

Our Customer Service Team can help you understand how your benefits may increase over time with this option.**]**

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

[When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].]

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages [80 and 89]. This information is based on many policies and types of long term care policies and is current as of [12/31/19].

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are medians, averages and approximations. Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

---

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[[2] *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.]

4. Pay nothing more

If you do not want to pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid [**<if OLB>** less any claims paid]. Please refer to the ***Coverage Options*** page, **<if not OLB or CBUL>**[and] ***Important Information Regarding This Premium Increase*****<if OLB or CBUL>**[, and enclosed endorsement] for additional details.

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

NOTE: gray shading indicates print in blue font

Coverage Options

 Date: [mm/dd/yy]

[<if available and not joint>
[genworth.com] Register/login to view and select coverage options]

Genworth Life Insurance Company
[company address1]
[company address 2]
[company city state zip]

Customer service:
[**company_phone**]
[company hrs 1]
[company hrs 2]
Fax: [company fax]

The median monthly cost of care in your area:
In Home Care [$99,999.99] (Based on 44 hrs/wk)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [20yy] Cost of Care Study

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [annually]

1. Keep your current coverage		2. Elect the Flexible Benefit Option		3. Adjust your coverage.	
If you are comfortable with your current level of coverage, pay the increased premium [<if not EFT>when you receive your next bill]. If we don't hear from you by [mm/dd/yy], this [999.999%] rate increase will take effect.		If you would like to change your benefits **to guarantee no additional premium increases until at least 2025**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample Flexible Benefit Option endorsement.		See addendum for text	
Maximum benefit	[$180.00 Daily]	Monthly payments: Up to **[$6,945.00]** for Nursing Home Benefit Up to **[$5,209.00]** for Assisted Care Facility Benefit Up to **[$3,473.00]** for Flexible Care Benefit		[$180.00 Daily]	**[$130.00 Daily]**
Benefit period	[4 Years]	**Not applicable**		**[3 Years]**	**[3 Years]**
Remaining lifetime benefit	[$259,200.00]	**[$250.000.00]**	**[$250,000.00]**	**[$197,100.00]**	**[$145,800.00]**
Inflation protection	[Simple 5%]	**Compound 1%**	**None**	[Simple 5%]	[Simple 5%]
Elimination Period (days before benefits begin)	[90 days Facility/ 0 days Home Care]	**180 days Facility/ 90 days Flexible Care**	**180 days Facility/ 90 days Flexible Care**	[90 days Facility/ 0 days Home Care]	[90 days Facility/ 0 days Home Care]
[Annual] premium [01/01/22]	[$99,999.99]	**A: ☐ [$99,999.99]**	**[**]B: ☐ [$99,999.99]**	**C: ☐ [$99,999.99]**	**D: ☐ [$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 [<if CBUL or OLB> endorsement and] *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	[$999,999.99] Paid up policy benefit ☐ [**Optional Limited Benefit**]

[<if partnership loss-asterisks and box = red> **☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection.]

You may have other ways to adjust your coverage; please contact our 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 of the information included in these documents before finalizing your decision. The options shown are quotes and final values may change.

****Please see the reverse of this form for further instructions if you wish to change your coverage****

Coverage Options

 Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
[insured name 2]
Policy number: [policy number]
Premium before increase: [$999,999.99] [semi-annually]

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

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature _____ Date _____

<if shared>Other Insured Signature _____ Date _____

Addendum:

Section 3 – Adjust your coverage:

[**<if any choices shown>** If you are comfortable reducing your benefits, the alternative[s] below [is**<or>**are] designed to provide different levels of cost and coverage as you evaluate your current needs.]

[**<if no choices shown>** If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options.]

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

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 [999.999%] rate increase and the Virginia State Corporation Commission determined that a rate increase [999.999%] was allowable under Virginia's regulation. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums]. **[<if quote and not joint>** In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums, and it is [likely**<or>**possible] that we will file with the Virginia State Corporation Commission for another premium increase again in the future. **[<if quote>** However, if you elect the Flexible Benefit option, your new premium will not increase until at least 2025.**]**

[**<if future rate increases likely/future increases planned>**Please be aware that, as of [MM/YYYY], we planned to request at least [999%] in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above.]To see more current planned premium increase requests, you may register or log on to your account at [genworth.com] and go to the section entitled "I want to" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission and state law.

Benefits

[**<if quote>**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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

Maintain Premium Level. 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.

Value of coverage reduction options. All options available to you may not be of equal value. [<if quote> For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option.**]** [**<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/or 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. You have the right to a revised premium rate or rate schedule upon request.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit amounts and the amount of any benefit increase option increment.

If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

[<if quote>This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.**]**

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid**[<if CBUL, CNF, OLB, or NFO rider >**, please refer to the **Select a Limited Benefit with no further premium requirement** section below further details**]**.

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

<if quote>

Understanding the Flexible Benefit option

The Flexible Benefit option is designed to help mitigate the impact of premium increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2025. This option will change your policy from one that reimburses you for actual expenses incurred to one that pays fixed monthly payment benefits regardless of the amount of the expenses you incur. Overall, the Flexible Benefit option provides a simpler claims process and allows you flexibility in the way you can use your benefit dollars.

The fixed monthly payment benefits vary, primarily by the type of benefit for which you qualify. The types of benefits are the Nursing Home Benefit (up to 100% of the monthly maximum), Assisted Care Facility Benefit (up to 75% of the monthly maximum), or Flexible Care Benefit (up to 50% of the monthly maximum). The Flexible Care Benefit can be used to help cover the costs of care outside of a nursing home or assisted care facility, including home care and care provided by family members. Payments are adjusted when you are eligible for benefits for only part of a month. When more than one benefit could apply in a month, we will pay only the benefit with the longest period of qualification in that month.

The requirements to qualify for fixed monthly payment benefits are in the Flexible Benefit option endorsement, including the requirement that you meet the policy's initial and ongoing benefit eligibility requirements. Additionally, before we can provide monthly payment benefits, you will have to satisfy the applicable Elimination Period, which is 180 days for the Nursing Home Benefit and Assisted Care Facility Benefit, and 90 days for the Flexible Care Benefit. If you are receiving Indemnity Payments based on the Nursing Home Benefit or Assisted Care Facility Benefit, we may confirm, at any time, your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

Please review the *Considerations* and *Coverage Options* pages and the sample endorsement for more details regarding how your benefit and premium amounts may change. In most instances, your benefit levels will be lower with the Flexible Benefit option. You will have the opportunity to select the Flexible Benefit option with or without the 1% inflation protection. All policyholders selecting the Flexible Benefit option will get the same new lifetime maximum

and opportunity to select a 1% inflation protection. This means some policyholders selecting the Flexible Benefit option will reduce their available coverage by more than other policyholders. The new lifetime maximum will not be reduced by benefits already paid before selecting the Flexible Benefit option, but future benefit payments will reduce and/or exhaust the lifetime maximum as described in your policy.

There may be other options available to you to mitigate or offset the current premium increase; however, only the Flexible Benefit option includes the guarantee of having no further premium increases implemented on your policy until at least 2025.

Please note: By accepting any change in benefits, you may have a lower dollar amount of benefits available for future claims. This will be shown on the updated schedule page that you will receive if you elect this option. In accordance with your policy, any days which have already satisfied your Elimination Period will continue to count towards your new Elimination Period under the Flexible Benefit option.

The Flexible Benefit option is available up to 60 days after the next Billing Anniversary Date on which your rate increase is effective. 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 Flexible Benefit option. The only benefit change that will be available to you going forward is to drop an applicable rider or to elect other changes that we may make available for you to reduce your coverage.

Important Tax Information: The benefit provided by the Flexible Benefit option endorsement is a periodic payment without regard to any actual expenses that you incur. Your receipt of benefits under this endorsement may result in taxable income. Genworth does not provide tax advice. You should consult with your tax advisor and other professional advisors to understand potential tax consequences.

<if CBUL, CNF, 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 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.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if CBUL> If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility 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.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

<OR>

<**if NFO Rider on Policy>**If you would like to stop paying premiums on your policy you may exercise the Non-Forfeiture Benefit 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.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Benefit Rider in your policy for more detailed information prior to making this election.

<OR>

<if Limited Pay>

Your policy has a limited number of premium payments to become paid-up (see **Paid-up feature** above). If you would like to stop paying premiums now instead of continuing to pay premiums and waiting for the policy to become Paid-up, you may be eligible for a Contingent Nonforfeiture Benefit. [**<if quote>**Other paid up options may be available to you; however, the Reduced Benefits Plan provides the highest coverage maximum as of the date of the quote and is shown as the “Pay nothing more” option on the enclosed *Coverage Options* form.]Please call Customer Service for information on any paid-up option available to you.

The Reduced Benefits Plan will reduce the remaining Lifetime Maximum and/or other benefits. The reductions will be based in part on the number of completed premium payments. There will be no reduction in Your Lifetime Maximum if it is “Unlimited”. If your policy provided for annual benefit increases, the Reduced Benefit Plan will still allow some annual increases to your reduced benefits. Please refer to the Contingent Nonforfeiture Benefits section of your policy for additional details regarding this benefit.

Please note: This Contingent Nonforfeiture Benefit could significantly reduce the policy benefits. Please carefully review the enclosed information and your policy for more detailed information prior to making this election.

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. 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.

If you are not receiving 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 call 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.

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. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, [currently rates Genworth Life Insurance Company’s financial strength as C++, indicating A.M. Best’s view that Genworth Life Insurance Company has “marginal ability to meet ongoing insurance obligations.”] To obtain information regarding Genworth company financial strength, please visit [genworth.com].

Genworth

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Important Change – Decision Required

JANE DOE
1234 MAIN ST
ANYTOWN, VA 12345

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 Flexible Benefit option and avoid additional increases until at least 2025
3. Review and adjust your coverage to reduce your premiums
4. Pay nothing more by electing the Contingent Benefit Upon Lapse

Dear Jane Doe,

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.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase by 39.90%, from $384.21 to $537.51, beginning on your next billing anniversary date, November 2, 2022.** Please refer to the following pages for more details and other important information about this increase, as well as plans for future increases. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Flexible Benefit 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 2025.** 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. There may also be additional options available to reduce your premium.

We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling 855 766.1595 before making a decision.

For additional information regarding premium increases, we encourage you to visit genworth.com/ltcpremiums.

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

Sincerely,

Brian K. Haendiges
President and Chief Executive Officer

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

enclosures: FBO-COTC VA, 165226FBO VA, 165239FBO VA, 7044RevEND-FBO VA SAMPLE, 134613VA, Envelope

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance
Premium Increase Notice
08/11/2022
Genworth Life Insurance Company

Insured:
Jane Doe

Policy Number:
DEF123456789

Customer Service:

855 766.1595

M-Th: 8:30 – 6PM ET
F: 9 – 6PM ET

Fax: 800 876.8220
genworth.com/ltcpremiums

SAMPLE

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

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 include the **Flexible Benefit** option and we offer several alternatives for keeping coverage in place and within budget.

Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling 855 766.1595.

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Overview of the Flexible Benefit option

Currently, payments under your policy are made on a reimbursement basis. This means you may have to show receipts or invoices and you are only reimbursed for your actual expenses, subject to policy limits.

With our Flexible Benefit option, instead of submitting receipts and getting reimbursed for care, we simply pay eligible benefits to you in fixed payment amounts, which vary primarily by whether you are at home, in a nursing home, or in an assisted care facility. **These payments can then be used any way you choose**. If you choose the Flexible Benefit option, you will have:

1. A **remaining lifetime benefit amount of $250,000.** NOTE: This may be significantly less than your current remaining lifetime benefit amount.
2. An **optional** 1% annual compound inflation protection benefit.
3. A guarantee that your new premium **will not increase until at least January 1, 2025**.

For each full calendar month that you qualify, you will receive one of the following:

- Nursing Home Benefit for care in a nursing home - you receive 100% of your Monthly Maximum of $6,945
- Assisted Care Facility Benefit for care in an assisted care facility - you receive 75% of your Monthly Maximum: $5,209
- Flexible Care Benefit, which you can use to help cover the costs of care outside of a nursing home or assisted care facility, including home care and even care provided by family members - you receive 50% of your Monthly Maximum: $3,473

  If you select the optional 1% inflation protection benefit, your Monthly Maximum and remaining lifetime benefit amount will increase 1% each year to help offset rising costs of long term care.

An extended Elimination Period (EP) of 180 days applies to the Nursing Home and Assisted Care Facility benefits and an EP of 90 days applies to the Flexible Care Benefit. The EP is the number of days you must meet applicable benefit eligibility requirements, before your coverage begins to pay benefits.

The premium for this option is shown on the *Coverage Options page*. Fixed monthly payment benefits provided by the endorsement replace other policy payment benefits. Payments are adjusted when you are eligible for benefits for only part of a calendar month and when more than one type of benefit may apply in a calendar month.

Continued on next page

SAMPLE

For complete details, including information on how to qualify for benefits, please read the accompanying *Important Information Regarding this Premium Increase* and sample Flexible Benefit option endorsement. Only the endorsement has the actual terms of the Flexible Benefit option.

3. Review and adjust your Long Term Care Coverage

The additional choices shown under "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 set of benefits that, while less than what you currently have, is designed to help you align your long term care insurance to your financial needs.

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median[1] cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on genworth.com/costofcare.

When thinking about how long covered care may last, the publicly available industry study performed by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than $250,000[2].

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages 80 and 89. This information is based on many policies and types of long term care policies and is current as of 12/31/19.

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on genworth.com) are medians, averages and approximations. Similarly, future cost of care information available on genworth.com is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

[1] The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

[2] *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.

4. Pay nothing more

If you do not want to pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid. Please refer to the ***Coverage Options*** page, ***Important Information Regarding This Premium Increase***, and enclosed endorsement for additional details.

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

SAMPLE

Genworth

Coverage Options

 Date: 08/11/22

genworth.com Register/login to view and select coverage options

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer service:
855 766.1595
M-Th: 8:30 – 6PM ET
F: 9 – 6PM ET
Fax: 800 876.8220

The median monthly cost of care in your area:
In Home Care $4,576.00 (Based on 44 hrs/wk)
Assisted Living $5,000.00
Nursing Home $10,646.00
Genworth 2020 Cost of Care Study

Policyholder: Jane Doe

Policy number: DEF123456789
Premium before increase: $384.21 monthly

1. Keep your current coverage		2. Elect the Flexible Benefit Option		3. Adjust your coverage.	
If you are comfortable with your current level of coverage, pay the increased premium. If we don't hear from you by 11/02/22, this 39.900% rate increase will take effect.		If you would like to change your benefits **to guarantee no additional premium increases until at least 2025**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample Flexible Benefit Option 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.	
Maximum benefit	$8,081.36 Monthly	Monthly payments: Up to **$6,945.00** for Nursing Home Benefit Up to **$5,209.00** for Assisted Care Facility Benefit Up to **$3,473.00** for Flexible Care Benefit		**$7,147.51 Monthly**	**$6,158.11 Monthly**
Benefit period	4 Years	**Not applicable**		4 Years	4 Years
Remaining lifetime benefit	$387,905.28	**$250.000.00**	**$250,000.00**	**$343,080.48**	**$295,589.28**
Inflation protection	Compound 5%	**Compound 1%**	**None**	Compound 5%	**Compound 1%**
Elimination Period (days before benefits begin)	90 days Facility/ 0 days Home Care	**180 days Facility/ 90 days Flexible Care**	**180 days Facility/ 90 days Flexible Care**	**180 days Facility/ 0 days Home Care**	90 days Facility/ 0 days Home Care
Monthly premium 11/02/22	$537.51	**A:** ☐ **$330.66**	****B:** ☐ **$271.56**	**C:** ☐ **$468.98**	**D:** ☐ **$384.20**

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 this option in the endorsement and *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**	**$34,647.31** Paid up policy benefit ☐ **Contingent Benefit Upon Lapse**

** ☐ **By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection.**

You may have other ways to adjust your coverage; please contact our Customer Service Team for additional quotes. More information on your options can be found in the enclosed endorsements and *Important Information Regarding This Premium Increase*. Please read all of the information included in these documents before finalizing your decision. The options shown are quotes and final values may change.

****Please see the reverse of this form for further instructions if you wish to change your coverage****

SAMPLE

Coverage Options

 Date: 08/11/22

Policyholder: Jane Doe

Policy number: DEF123456789
Premium before increase: $384.21 monthly

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice then sign and return this form by fax or mail in the enclosed envelope by: **11/02/22**

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care and 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 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*.

Policyholder Signature _____ Date _____

SAMPLE

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

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 80.900% rate increase and the Virginia State Corporation Commission determined that a rate increase of 39.900% was allowable under Virginia's regulation. For additional information regarding premium increases, please go to genworth.com/ltcpremiums. In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums, and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future. However, if you elect the Flexible Benefit option, your new premium will not increase until at least 2025.

Please be aware that, as of 08/2022, we planned to request at least 97.7% in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above. To see more current planned premium increase requests, you may register or log on to your account at genworth.com and go to the section entitled "I want to" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission and state law.

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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

Maintain Premium Level. 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 monthly benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction options. All options available to you may not be of equal value. For example, we price the Flexible Benefit option differently than other options so we can change how benefits are paid and offer a guarantee that premiums will not increase for a period of time. This means, coverage under the Flexible Benefit option may cost more than similar coverage under a different reduced benefits option. **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/or may reduce your overall protection.**

SAMPLE

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. You have the right to a revised premium rate or rate schedule upon request.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit amounts and the amount of any benefit increase option increment.

If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

This description of the benefit change process does not apply to the election of the Flexible Benefit option. Please refer to the section entitled Understanding the Flexible Benefit Option for specific information regarding the impact to your benefits if this option is selected.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below further details.

Understanding the Flexible Benefit option

The Flexible Benefit option is designed to help mitigate the impact of premium increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2025. This option will change your policy from one that reimburses you for actual expenses incurred to one that pays fixed monthly payment benefits regardless of the amount of the expenses you incur. Overall, the Flexible Benefit option provides a simpler claims process and allows you flexibility in the way you can use your benefit dollars.

The fixed monthly payment benefits vary, primarily by the type of benefit for which you qualify. The types of benefits are the Nursing Home Benefit (up to 100% of the monthly maximum), Assisted Care Facility Benefit (up to 75% of the monthly maximum), or Flexible Care Benefit (up to 50% of the monthly maximum). The Flexible Care Benefit can be used to help cover the costs of care outside of a nursing home or assisted care facility, including home care and care provided by family members. Payments are adjusted when you are eligible for benefits for only part of a month. When more than one benefit could apply in a month, we will pay only the benefit with the longest period of qualification in that month.

The requirements to qualify for fixed monthly payment benefits are in the Flexible Benefit option endorsement, including the requirement that you meet the policy's initial and ongoing benefit eligibility requirements. Additionally, before we can provide monthly payment benefits, you will have to satisfy the applicable Elimination Period, which is 180 days for the Nursing Home Benefit and Assisted Care Facility Benefit, and 90 days for the Flexible Care Benefit. If you are receiving Indemnity Payments based on the Nursing Home Benefit or Assisted Care Facility Benefit, we may confirm, at any time, your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

Please review the *Considerations* and *Coverage Options* pages and the sample endorsement for more details regarding how your benefit and premium amounts may change. In most instances, your benefit levels will be lower with the Flexible Benefit option. You will have the opportunity to select the Flexible Benefit option with or without the 1% inflation protection. All policyholders selecting the Flexible Benefit option will get the same new lifetime maximum and opportunity to select a 1% inflation protection. This means some policyholders selecting the Flexible Benefit option will reduce their available coverage by more than other policyholders. The new lifetime maximum will not be reduced by benefits already paid before selecting the Flexible Benefit option, but future benefit payments will reduce and/or exhaust the lifetime maximum as described in your policy.

There may be other options available to you to mitigate or offset the current premium increase; however, only the Flexible Benefit option includes the guarantee of having no further premium increases implemented on your policy until at least 2025.

SAMPLE

Please note: By accepting any change in benefits, you may have a lower dollar amount of benefits available for future claims. This will be shown on the updated schedule page that you will receive if you elect this option. In accordance with your policy, any days which have already satisfied your Elimination Period will continue to count towards your new Elimination Period under the Flexible Benefit option.

The Flexible Benefit option is available up to 60 days after the next Billing Anniversary Date on which your rate increase is effective. 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 Flexible Benefit option. The only benefit change that will be available to you going forward is to drop an applicable rider or to elect other changes that we may make available for you to reduce your coverage.

Important Tax Information: The benefit provided by the Flexible Benefit option endorsement is a periodic payment without regard to any actual expenses that you incur. Your receipt of benefits under this endorsement may result in taxable income. Genworth does not provide tax advice. You should consult with your tax advisor and other professional advisors to understand potential tax consequences.

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 Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility 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.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

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. 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.

If you are not receiving 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 call 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.

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. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth company financial strength, please visit genworth.com.

SAMPLE

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

This sample Flexible Benefit Option Endorsement shows the changes to your policy if this endorsement is selected. We have bracketed ([ ]) language that will vary based on your specific policy information and the option you select.

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

SAMPLE

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

The Benefit Increases section applies to the election of the inflation protection option

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
      - You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),

SAMPLE

- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

SAMPLE

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 50% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - **Flexible Care Benefit** – 25% of the Monthly Maximum
    - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
  - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
  - The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
  - The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.
- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

SAMPLE

As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

SAMPLE

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

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 decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

SAMPLE

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

SAMPLE

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: J a n e D o e **Policy Number:** DEF123456789

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 thepremium 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 dateof 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.

SAMPLE

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 limitswill 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 priorto 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

Brian K. Haendiges

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

SAMPLE

Long Term Care Insurance

Premium change notice
08/11/2022

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

from Genworth Life Insurance Company

JANE DOE
1234 MAIN ST
ANYTOWN, VA 12345

Insured
Jane Doe

Policy number
DEF123456789

Agent
Jane Agent
Best Agency

Customer service
855 766.1595
M-Th:8:30-6PM ET
F: 9-6PM ET
Fax: 800 876.8220
genworth.com/ltcpremiums

Dear Jane Doe,

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

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from $384.21 to $537.51 beginning on your next billing anniversary date, November 2, 2022. This represents a 39.900% rate increase in the premiums for your policy.** Please note that this increase is not specific to you or to any change in your health, age, or claims history.

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the following pages for more details and other important information about this increase, as well as plans for future increases. They also describe a way that you can stop paying premiums and retain a long term care benefit.

This premium increase notice is not a bill.

We encourage you to discuss options with your agent or a member of our Customer Service Team by calling 855 766.1595 before making a decision. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

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

Sincerely,

Brian K. Haendiges
President and Chief Executive Officer

enclosures: 165239FBO VA, 134613VA

SAMPLE

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by the Virginia State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate fillings are available for public inspection and may be accessed online through the Virginia State Corporation Commission's webpage at https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

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 80.900% rate increase and the Virginia State Corporation Commission determined that a rate increase 39.900% was allowable under Virginia's regulation. For additional information regarding premium increases, please go to genworth.com/ltcpremiums.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage for any reason. As long as you pay the required premium on time and have not used all of your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums, and it is likely that we will file with the Virginia State Corporation Commission for another premium increase again in the future.

Please be aware that, as of 08/2022, we planned to request at least 97.7% in additional rate increases on your policy and policies like yours issued in Virginia. The actual increases we seek may be higher or more numerous than the plans described above. To see more current planned premium increase requests, you may register or log on to your account at genworth.com and go to the section entitled "I want to" or call our Customer Service Team.

Planned rate increases will take effect only as permitted by the Virginia State Corporation Commission and state law.

Benefits

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 contitions for receiving benefits under your policy.

Considerations related to adjusting your coverage

Maintain Premium Level. 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 monthly benefit, or
- You may choose to adjust your benefit period or elimination period.

Value of coverage reduction options. All options available to you may not be of equal value. 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/or 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. You have the right to a revised premium rate or rate schedule upon request.

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

SAMPLE

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit amounts and the amount of any benefit increase option increment.

If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the **Select a Limited Benefit with no further premium requirement** section below further details.

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 Shortened Benefit Period coverage maximum will be either 30 times your Nursing Facility 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.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Contingent Benefit Upon Lapse Endorsement for more detailed information prior to making this election.

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. 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.

If you are not receiving 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 call 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.

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. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth company financial strength, please visit genworth.com.

SAMPLE

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: J a n e D o e **Policy Number:** DEF123456789

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 thepremium 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 dateof 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.

SAMPLE

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 limitswill 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 priorto 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

Brian K. Haendiges

Brian K. Haendiges
President and Chief Executive Officer

Vidal J. Torres, Jr.
Secretary

SAMPLE

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated December 9, 2020, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request. The comments and our responses are as follows:

1. Please update the actuarial certification on page 21 for compliance with 14VAC5-130-70 B 14 (re: premiums are reasonable in relation to benefits).

Please see revised Actuarial Certification in "VA Choice 2 nAARP LR Confidential Memo 20210108.pdf".

2. Section 13 - please explain the development of the Average Premium after the proposed rate increase. It does not appear to reflect the 113% increase.

GLIC apologizes for the error in calculations. Please see revised Average Premiums table in Section 13 of "VA Choice 2 nAARP LR Confidential Memo 20210108.pdf".

3. Please provide all projections and data elements required to calculate the increase allowed under the Prospective PV Approach and the Blended If-Knew/Make-up Approach. Provide all projections in an Excel file with working formulas to facilitate our analysis.

<u>Prospective PV Approach</u>

Although GLIC believes the Prospective Present Value (PPV), or Texas method to be actuarially sound, we also note that there are many complexities that make the application of this methodology cumbersome. Aside from the complexities related to marrying the current inforce with prior sets of assumptions, the PPV approach was developed under the premise that the fully justified amount was requested and approved in full. GLIC is using the changes in actuarial assumptions from the 2017 filing to current 2020 best estimate assumptions, along with this Catch-Up amount to justify the increases being requested. GLIC maintains that the ultimate rate levels being submitted with this filing are reasonable, as demonstrated below using the PPV methodology.

The catch-up provision was added to the PPV approach and discussed during the NAIC LTC Pricing Subgroup meeting in September 2018. The catch-up provision will account for rate requests that were denied or delayed.

Calculation of the Baseline Portion of the PPV

To calculate a rate increase using the PPV approach, we ran all active, premium-paying policyholders through an actuarial projection model two times: once using current best-estimate assumptions and once using best-estimate assumptions used at the time of the last increase. The rate increase is calculated from the output of both projections. The PPV formula used to calculate the Baseline Increase is:

$$\text{rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - \left(\frac{.6 + .8C}{1 + C}\right)\Delta PV(\text{future earned premiums})}{.8PV_{\text{current}}(\text{future earned premiums})}$$

The table shown below summarizes the outputs from the projection models using the assumptions from our prior filing (2016CFT) and the current best estimate assumptions (2019CFT). The justifiable rate increase attributable to the baseline calculation is calculated using those outputs and the equation shown above.

Choice 2 & 2.1: Base Rate Increase Calculation	
PV (future earned premiums with 2019CFT assumptions)	2,116,879,148
PV (future earned premiums with 2016 CFT assumptions)	2,136,880,092
ΔPV(future earned premiums)	-20,000,944
PV (future incurred claims with 2019CFT assumptions)	4,490,988,134
PV (future incurred claims with original CFT assumptions)	3,370,489,565
ΔPV(future incurred claims)	1,120,498,569
C (Cumulative Rate Increases to Date)	24.8%
PPV Base Rate Increase	67.0%

Calculation of the Catch-Up Portion of the PPV

In the 2017 filing, GLIC requested a rate increase of 45.1%. Virginia dispositioned a rate increase of 24.8%. Since this entire amount was not approved, GLIC will be including the non-approved portion in the Catch-Up component of the PPV calculation. This is in accordance with the PPV methodology.

See below for the complete catch-up provision formula.

$$\text{Catch-up rate increase \%} = \frac{\text{AV(Premiums Requested}^{P}) - \text{AV(Premiums Approved}^{P})}{\text{PV}_{\text{current}}\text{(future earned premiums)}} + \frac{\text{PV(Premiums Requested}^{F}) - \text{PV(Premiums Approved}^{F})}{\text{PV}_{\text{current}}\text{(future earned premiums)}}$$

Choice 2 & 2.1: Catch-Up Rate Increase Calculation	
AV(Premiums Requested^{P})	3,228,135,423
AV(Premiums Approved^{P})	3,227,857,332
PV(Premiums Requested^{F}	2,484,465,556
PV(Premiums Approved^{F}	2,136,880,092
$\text{PV}_{\text{current}}$(future earned premiums)	2,116,879,148
PPV Catch-up Rate Increase	16.4%

A summary of the allowable rate increases using PPV Method for base/catchup is shown below.

Choice 2 & 2.1 Rate Increase Summary	
Base Increase	67.0%
Catch-up Increase	16.4%
Total Requested Increase	83.5%

Blended If-Knew Approach

Alternatively, the NAIC Pricing Subgroup is looking into the Blended If-Knew approach used in Minnesota. The table below shows the results of the Blended If-Knew approach with VA rate history:

Choice 2 & 2.1 – Blended If-Knew Approach (Estimate Results for Illustrative Purposes Only)	
If-Knew Increase [(A)]	86.8%
Max Justified Rate Increase [(B)]	113.0%
Blended If-Knew [(C)]	99.9%

[(A)] If-Knew Increase – Increase to the premium rates such that the resulting rates, if in effect from inception of the product, would produce the initial target lifetime loss ratio of 66.8%

[(B)] Max Justified Rate Increase (JRI) – Increase to the premium rates such that the resulting rates, if in effect in future years, would produce the initial target lifetime loss ratio of 66.8%.

[(C)] Blended If-Knew – Weighted average of If-Knew and JRI components using a 50-50 weighting.

Please see Attachment 1 in "VA Ch 2_2.1 LR Objection 2 Attachments.xlsx" for a projection that supports the If-Knew Increase amount above. The Max Justified Rate Increase is supported by Exhibit II in the Actuarial Memorandum.

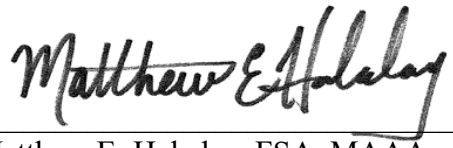
Objection Response
Genworth Life Insurance Company

4. What steps have been taken to minimize rate increases on this block of business?

GLIC has taken measures to improve the wellness of policyholders to avert claims and to ensure GLIC pays only legitimate claims. Specifically, GLIC has begun piloting healthy living programs for insureds and has enhanced initial eligibility and ongoing eligibility claim adjudication standards of practice while also investing in and expanding the Special Investigation Unit. GLIC believes these measures will reduce future claim costs on the in-force population.

Additionally, GLIC has continued to work on the development of alternative product strategies, including the options to reduce benefits could help reduce the need for rate increases on these products.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: January 8, 2021

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated January 25, 2021, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request. The comments and our responses are as follows:

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

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

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

For Choice 2 & 2.1, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.82%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 3% for the Choice 2 & 2.1 products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

Choice 2 & 2.1 were priced on models that utilized Total Life assumptions, whereas the current assumptions were developed for use in a healthy lives model. The difference in basis makes direct comparisons between the original and current assumptions messy. That being said, original ultimate lapse rates for Choice 2 were 1.5% and for Choice 2.1 were 1%

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

- **a. Any policies issued as limited-pay which are now in paid-up status should be removed, both from historical experience and future projections.**
- **b. For this pre-stability block, assumptions should be best-estimate.**
- **c. Premiums should be at the Virginia rate level for both historical and projected future.**
- **d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block.**

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

CONFIDENTIAL - GENWORTH ONLY

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

Next, at the request of the Bureau, GLIC will remove all paid-up policies from both the historical experience and the projections. However, the Choice 2 & 2.1 product did not have significant sales with limited payment periods nor a significant number of policies that have elected non-forfeiture to this point. GLIC argues that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall loss ratio projection, thus, GLIC looks at the aggregate experience of the entire block of business when calculating justified rate increases. For these reasons, GLIC believes that paid-up policies should not be excluded from the analysis.

The earned premiums and incurred claims will be discounted (or accumulated) using the maximum statutory valuation rate of 4.5%.

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

a. current assumptions and current rates
b. current assumptions with the proposed rate increase
c. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
d. original assumptions and original premiums from inception
e. a projection showing all premiums at the original premium scale from inception (documenting past and future PV of premium for use in the 60/80 Test)

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

The actuarially justified rate increases in this filing are developed based on aggregate product experience and do not include splits for either benefit periods or benefit increase options. Therefore, GLIC does not believe that these views should be used as justification for or against the requested rate increases in this filing. However, at the request of the Bureau, the attachments provided in response to this question will be split by both benefit periods and benefit inflation options. Note that GLIC split these attachments by lifetime and limited benefit periods.

While GLIC is not asking for rate increases on this block of business split by benefit period, we have split rate increase requests for other LTC blocks of business based on lifetime and limited benefit periods, as we have seen significant experience variations in these other products. Thus, GLIC believes it more reasonable to provide benefit periods split by lifetime and limited benefit periods than the requested benefit period splits (<=5 yrs / >5yrs). GLIC would not favor such a rate increase split at this time.

CONFIDENTIAL - GENWORTH ONLY

Objection Response
Genworth Life Insurance Company

The response for Question 2 included information regarding paid-up policies. The non-forfeiture policies will generally have minimal claims impact but will have substantial past earned premiums. Therefore, removing nonforfeiture policies from the projection would increase the future loss ratio and thus increase the justified rate increase. Furthermore, policies with limited payment periods have significant early premiums, but do not have higher anticipated claims compared to policies with lifetime payment periods. Thus, removing these policies would increase the justified rate increase. While GLIC does not believe the paid-up policies should be removed from the attachments, we have done so at the request of the Bureau.

Item (C) 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. "If-known" methodology does not provide illustration of premiums – the amounts shown in the Exhibit are nothing more than a mathematical calculation of monies that will never be charged by GLIC or received by GLIC. Fictional premiums do not earn investment income, cannot be used to create or strengthen reserves, cannot be used to pay expenses and cannot be used to pay claims.

The NAIC and the industry have expressly rejected the use of 'if-known' as the sole basis for rate determinations, concluding that the approach introduces unnecessary and inappropriate solvency risk and is bad public policy.

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 item (D) using the original pricing assumptions that are projected since issue to our actual sales mix. This is done in order to line up more reasonably with GLIC's actual past experience. Due to system limitations we can provide projections split by benefit period, but not by inflation protection option.

The requested exhibits have been provided using an appropriate maximum statutory discount rate for the product in Attachments 1 - 5 in "VA Ch 2_2.1 LR Objection 4 Attachments.xlsx"

CONFIDENTIAL - GENWORTH ONLY

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

The table below contains the active life reserve balances for the Choice 2 & 2.1 product on a nationwide basis split by both benefit periods and benefit increase options.

Choice 2 & 2.1 LR Policies – Active Life Reserves		
	Lifetime	Limited
No Bio	6,833,778	47,706,632
Simple BIO	44,369,428	243,858,707
Compound BIO	231,135,351	1,084,843,197
Total	**282,338,556**	**1,376,408,535**

5. Please update Additional Exhibit III (Status of Filings) with any additional rate increase approvals.

Please see Attachment 6 in "VA Ch 2_2.1 LR Objection 4 Attachments.xlsx".

6. Please reconcile the initial target lifetime loss ratio of 66.8% stated in the objection response with that calculated in the previous filing (GEFA-130998408) of 69.6%.

GLIC has developed a projection model using original pricing assumptions, which is updated annually based on current inforce population. This annual update causes changes to the initial target lifetime loss ratio and is the reason why the target lifetime loss ratio reported in this filing differs from the prior one. Additionally, GLIC has utilized various actuarial consulting resources over the years and projection models have been different between the sources. In order to remove the fluctuations, GLIC will utilize the target loss ratio reported in previous filing.

7. The dual loss ratio test of 14VAC5-200-150 B. requires the use of the greater of 60% or the lifetime loss ratio used in the original pricing at the average valuation interest rate. Please revise Exhibit III (60/80 Test) and, if necessary, adjust the rate increase percentage to comply.

Please see Attachment 7 in "VA Ch 2_2.1 LR Objection 4 Attachments.xlsx" for the 69.6/80 test with 4.5% interest rate.

CONFIDENTIAL - GENWORTH ONLY

8. Please provide full projections and calculations in Excel supporting the Prospective PV and If-Knew/Makeup Blend responses. In addition, for the If-Knew/Makeup Blend, please use both the actual weighting for blending based on the percentage of remaining policyholders and the cost-sharing percentages prescribed in the attached report from the NAIC LTC Pricing Subgroup.

Please see Attachments 8 – 10 in "VA Ch 2_2.1 LR Objection 4 Attachments.xlsx" for the projections used in Prospective PV calculations.

Updated results of the PPV calculations that are based on 4.5% interest rate provided in the tables below.

Choice 2 & 2.1: Base Rate Increase Calculation	
PV (future earned premiums with 2019CFT assumptions)	2,053,350,437
PV (future earned premiums with 2016 CFT assumptions)	2,071,647,563
ΔPV(future earned premiums)	-18,297,126
PV (future incurred claims with 2019CFT assumptions)	4,253,051,612
PV (future incurred claims with original CFT assumptions)	3,170,290,793
ΔPV(future incurred claims)	1,082,760,819
C (Cumulative Rate Increases to Date)	24.8%
PPV Base Rate Increase	66.6%

Choice 2 & 2.1: Catch-Up Rate Increase Calculation	
AV(Premiums Requested^{P})	3,319,319,147
AV(Premiums Approved^{P})	3,319,040,548
PV(Premiums Requested^{F}	2,408,622,287
PV(Premiums Approved^{F}	2,071,647,563
$PV_{current}$(future earned premiums)	2,053,350,437
PPV Catch-up Rate Increase	16.4%

Choice 2 & 2.1 Rate Increase Summary	
Base Increase	66.6%
Catch-up Increase	16.4%
Total Requested Increase	83.1%

Please see Attachment 11 in "VA Ch 2_2.1 LR Objection 4 Attachments.xlsx" for projections with If-Known rate increase of 36.4% applied since inception and Attachment 12 for the projections with 63.0% Maximum Justifies rate increase.

The table below shows the results of the Blended If-Knew approach using both the actual weighting for blending based on the percentage of remaining policyholders and the cost-sharing percentages.

CONFIDENTIAL - GENWORTH ONLY

Objection Response
Genworth Life Insurance Company

Choice 2 & 2.1 – Blended If-Knew Approach (Estimate Results for Illustrative Purposes Only)	
If-Knew Increase [(A)]	45.6%
Max Justified Rate Increase [(B)]	63.0%
Blended If-Knew 50-50 weighting [(C)]	54.3%
Blended If-Knew in-force weighting [(D)]	58.5%

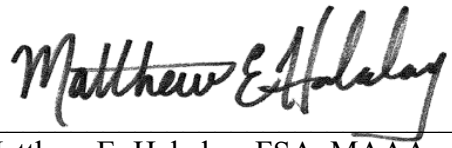
[(A)] If-Knew Increase – Increase to the premium rates such that the resulting rates, if in effect from inception of the product, would produce the initial target lifetime loss ratio of 69.6%

[(B)] Max Justified Rate Increase (JRI) – Increase to the premium rates such that the resulting rates, if in effect in future years, would produce the initial target lifetime loss ratio of 69.6%.

[(C)] Blended If-Knew 50-50 weighting – Weighted average of If-Knew and JRI components using a 50-50 weighting.

[(D)] Blended If-Knew inforce weighting – Weighted average of If-Knew and JRI components, with the JRI component weighted based on the percentage of the original policyholders remaining in active, premium-paying status. 74% of the policyholders in VA are in active status.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: April 6, 2021

CONFIDENTIAL - GENWORTH ONLY

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated June 15, 2021, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 LR Virginia rate increase request. The comments and our responses are as follows:

1. Please provide details of the pricing underlying the Flexible Benefit Option, including any assumptions regarding future rate increases.

The FBO was priced to achieve the same future loss ratio (FLR) as Genworth's MYRAP. The MYRAP for Choice 2 consists of a one time rate increase of 39% nationwide. The table below compares projected and historical amounts between the FBO designs and Genworth's MYRAP. Note that on the basis of modeling and assumptions as of the point of pricing, all options result in a future loss ratio of approximately 92%.

	No BIO FBO			1% BIO FBO			MYRAP (39% Increase)		
	Earned Premium	Incurred Claims	LR	Earned Premium	Incurred Claims	LR	Earned Premium	Incurred Claims	LR
PV Past	9,228,714,302	1,178,983,893	12.8%	9,228,714,302	1,178,983,893	12.8%	9,228,714,302	1,178,983,893	12.8%
PV Future	9,868,120,051	9,067,258,908	91.9%	11,762,924,807	10,790,439,761	91.7%	14,207,378,442	13,086,797,207	92.1%
Total	19,096,834,353	10,246,242,801	53.7%	20,991,639,109	11,969,423,654	57.0%	23,436,092,743	14,265,781,101	60.9%

2. Please submit a projection assuming all policyholders elect the Flexible Benefit Option compared to the projections with the requested increase.

Please see Attachment 1 in "VA Ch 2_2.1 LR Objection 6 Attachments.xlsx" for the requested projections.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: June 23, 2021

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated August 23, 2021, regarding Genworth Life Insurance Company's (GLIC's) Choice 2 Loss Ratio Virginia rate increase request. The comments and our responses are as follows:

IAW, with your email message below, please update the Rate Tables(s), Actuarial Memorandum, Rate Request Summary, Rate/Rule Summary, and cover letter as appropriate. Please ask if questions.

"We have shared these offers with management and have received confirmation that we will agree to these amounts. With that, we'll begin preparing revised rate table where needed and sending those via SERFF".

GLIC accepts the Bureau's verbal offer to approve a rate increase of 58%. However, GLIC believes the experience justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

Please see the below for the requested items:

1. "VA LR Choice 2 Classic Select Rate Tables.pdf"
2. "VA LR Choice 2 Privileged Choice Rate Tables.pdf"
3. "VA Choice 2 LR Updated Projections.pdf"
4. "VA Choice 2 & 2.1 LR Addendum 20210824.pdf"
5. "VA Long Term Care Insurance Rate Request Summary 20210824.pdf"

Additionally, GLIC would also like to address recent questions related to the alternative benefit offering, the Flexible Benefit Option (FBO) received through email from the Bureau.

<u>FBO</u>

The Company has requested to offer a Flexible Benefit Option (FBO). This would provide a fixed benefit pool, 1% inflation, 90/180 day EP, and a premium rate guarantee until 2025.

Regarding the pricing of the FBO, the Company provided the following response:
"The FBO was priced to achieve the same future loss ratio as Genworth's MYRAP. The MYRAP for Choice 2 consists of a one-time rate increase of 39% nationwide."

The Bureau's consulting actuary's observations are as follows:

1. **I cannot match the 39% MYRAP reported by the Company since the requested rate increases are much higher.**

As previously stated, the FBO was priced to be equivalent to the nationwide MYRAP at the time of pricing for the Choice 2 product. This included a blended view of future rate increases combined with historical nationwide approvals. Therefore, the 39% is not specific to any individual state's current or future rate level but rather a nationwide aggregated view.

CONFIDENTIAL - GENWORTH ONLY

2. **The Company reports that the lifetime loss ratio with the full MYRAP is 60.9%. Since this is less than the original loss ratio on this block (69.6%), it does not seem reasonable to approve the FBO pricing on this basis.**

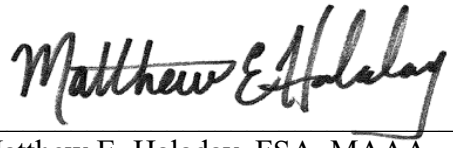
This table was developed solely for the purpose of showing the equivalence of the future loss ratios (FLRs) between the MYRAP and the two FBO benefit designs. GLIC utilized FLRs to establish equivalence, as opposed to LLRs, as the goal was to present an option to consumers that had a neutral effect on Genworth from a future impact perspective. The ultimate lifetime loss ratio in this table does not represent the current overall expectations for the FBO or the nationwide MYRAP. That lifetime loss ratio was simply the result of the inputs that were used in the modeling of the FBO to develop the equivalent rates. Actual experience and future assumptions, including margins for adverse experience are different than what was included in that pricing exercise.

3. **Additionally, since the FBO rates target the same future loss ratio as the MYRAP and since the FBO benefits are less rich than the average inforce policy, the lifetime loss ratio for the FBO is actually lower than the MYRAP (53.7% or 57.0% vs. 60.9%), exacerbating the concerns.**

Similar to the prior response, the modeled lifetime loss ratio's that were shown in this exhibit were from the pricing exercise that was used to determine equivalence. For the pricing effort, the general assumption was that all policies would elect the FBO. This would not be a reasonable expectation as the impact to policyholder premiums and perceived value would vary dramatically by pricing cell. GLIC anticipates a small subsegment of the population will elect FBO benefits and their loss ratio as a cohort would have variation comparable to other cohort splits (benefit period, inflation option etc.)

With the most recent experience and assumptions, combined with the requested 49.2%, the lifetime loss ratio is anticipated to be 75.5% with MAE and roughly 66% on a best estimate basis. Given that FBO equivalence was modeled with an older assumption set and based on 2019 MYRAP expectations, GLIC would anticipate that actual expected LLR's for FBO would be in line with or possibly higher than our current modeling with the requested rate increases.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: August 24, 2021

CONFIDENTIAL - GENWORTH ONLY

CONFIDENTIAL

Genworth Life Insurance Company
Attachment 1: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
With Virginia Approved Rate Increase
Applicable to Policies Issued Prior to 10/01/2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	3,542,433	0	0.0%	2.0674	10,262
2004	59,773,502	829,045	1.4%	1.9783	52,543
2005	145,718,076	1,704,589	1.2%	1.8932	103,908
2006	250,273,651	6,104,297	2.4%	1.8116	156,476
2007	362,815,986	10,053,873	2.8%	1.7336	215,182
2008	485,187,089	21,563,389	4.4%	1.6590	266,393
2009	563,843,197	26,572,231	4.7%	1.5875	295,336
2010	630,582,416	40,411,634	6.4%	1.5192	330,984
2011	723,668,382	48,848,839	6.8%	1.4537	377,605
2012	776,849,251	68,985,229	8.9%	1.3911	381,166
2013	772,702,470	85,052,036	11.0%	1.3312	376,623
2014	759,475,752	116,424,724	15.3%	1.2739	372,146
2015	740,416,338	144,111,293	19.5%	1.2191	367,914
2016	716,625,505	166,004,721	23.2%	1.1666	363,361
2017	678,363,168	232,625,483	34.3%	1.1163	359,048
2018	631,683,000	279,067,395	44.2%	1.0683	354,571
2019	595,606,111	329,367,242	55.3%	1.0223	349,858
2020	713,033,831	374,758,051	52.6%	0.9782	343,482
2021	688,410,347	420,438,062	61.1%	0.9361	336,814
2022	665,280,501	469,278,478	70.5%	0.8958	329,490
2023	646,385,503	519,968,155	80.4%	0.8572	321,413
2024	627,353,962	570,209,576	90.9%	0.8203	312,514
2025	606,859,032	620,040,197	102.2%	0.7850	302,834
2026	585,014,151	669,172,822	114.4%	0.7512	292,422
2027	561,905,793	717,565,111	127.7%	0.7188	281,370
2028	537,748,024	763,570,905	142.0%	0.6879	269,786
2029	512,742,707	804,544,088	156.9%	0.6583	257,763
2030	487,088,579	859,084,339	176.4%	0.6299	245,369
2031	460,939,882	928,539,833	201.4%	0.6028	232,677
2032	434,458,927	994,716,952	229.0%	0.5768	219,761
2033	407,807,222	1,055,136,815	258.7%	0.5520	206,682
2034	381,100,833	1,107,207,386	290.5%	0.5282	193,502
2035	354,457,382	1,150,332,980	324.5%	0.5055	180,289
2036	328,022,470	1,184,120,396	361.0%	0.4837	167,122
2037	301,946,986	1,208,736,354	400.3%	0.4629	154,084
2038	276,398,850	1,224,160,366	442.9%	0.4429	141,267
2039	251,537,367	1,231,602,952	489.6%	0.4239	128,761
2040	227,535,715	1,230,640,740	540.9%	0.4056	116,652
2041	204,545,983	1,217,882,144	595.4%	0.3882	105,018
2042	182,696,745	1,190,467,660	651.6%	0.3714	93,935
2043	162,101,092	1,149,359,565	709.0%	0.3554	83,472
2044	142,856,758	1,096,653,563	767.7%	0.3401	73,685
2045	125,047,944	1,035,999,252	828.5%	0.3255	64,617
2046	108,720,471	969,242,406	891.5%	0.3115	56,284
2047	93,869,803	897,698,245	956.3%	0.2981	48,689
2048	80,475,188	822,483,793	1022.0%	0.2852	41,831
2049	68,501,173	744,490,755	1086.8%	0.2729	35,695
2050	57,899,027	666,571,958	1151.3%	0.2612	30,255
2051	48,595,754	591,503,727	1217.2%	0.2499	25,472
2052	40,498,611	519,954,030	1283.9%	0.2392	21,302
2053	33,511,429	453,085,969	1352.0%	0.2289	17,697
2054	27,536,900	392,537,596	1425.5%	0.2190	14,609
2055	22,476,780	337,766,835	1502.7%	0.2096	11,988
2056	18,229,767	288,368,667	1581.9%	0.2006	9,779
2057	14,690,761	244,922,479	1667.2%	0.1919	7,932
2058	11,765,564	207,812,269	1766.3%	0.1837	6,400
2059	9,368,105	175,861,460	1877.2%	0.1758	5,137
2060	7,418,575	148,413,094	2000.6%	0.1682	4,103
2061	5,844,085	124,822,920	2135.9%	0.1609	3,263
2062	4,581,157	104,439,749	2279.8%	0.1540	2,583
2063	3,574,944	87,015,249	2434.0%	0.1474	2,037
2064	2,777,741	72,356,037	2604.9%	0.1410	1,600
2065	2,149,260	59,831,872	2783.8%	0.1350	1,251
2066	1,656,302	49,058,030	2961.9%	0.1291	975
2067	1,271,427	39,943,570	3141.6%	0.1236	756
2068	972,050	32,348,811	3327.9%	0.1183	583
2069	739,798	25,878,120	3498.0%	0.1132	447
2070	560,058	20,469,822	3654.9%	0.1083	341
2071	421,494	16,056,897	3809.5%	0.1036	258
2072	315,197	12,403,808	3935.3%	0.0992	194
2073	234,195	9,447,454	4034.0%	0.0949	145
2074	172,794	7,118,834	4119.8%	0.0908	107
2075	126,515	5,304,855	4193.1%	0.0869	79
2076	91,951	3,894,120	4235.0%	0.0832	57
2077	66,387	2,810,331	4233.3%	0.0796	41
2078	47,619	2,000,682	4201.4%	0.0762	29
2079	33,933	1,419,081	4182.0%	0.0729	21

Accumulated and Present Values as of 12/31/2019

Past:	12,050,237,064	1,865,057,111	15.5%
Future:	7,562,585,249	14,812,917,872	195.9%
Lifetime:	19,612,822,313	16,677,974,982	85.0%

CONFIDENTIAL

Genworth Life Insurance Company
Attachment 2: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
With Requested 58% Rate Increase
Applicable to Policies Issued Prior to 10/01/2003

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.50% Discount Factor	Lives
2003	3,542,433	0	0.0%	2.0674	10,262
2004	59,773,502	829,045	1.4%	1.9783	52,543
2005	145,718,076	1,704,589	1.2%	1.8932	103,908
2006	250,273,651	6,104,297	2.4%	1.8116	156,476
2007	362,815,986	10,053,873	2.8%	1.7336	215,182
2008	485,187,089	21,563,389	4.4%	1.6590	266,393
2009	563,843,197	26,572,231	4.7%	1.5875	295,336
2010	630,582,416	40,411,634	6.4%	1.5192	330,984
2011	723,668,382	48,848,839	6.8%	1.4537	377,605
2012	776,849,251	68,985,229	8.9%	1.3911	381,166
2013	772,702,470	85,052,036	11.0%	1.3312	376,623
2014	759,475,752	116,424,724	15.3%	1.2739	372,146
2015	740,416,338	144,111,293	19.5%	1.2191	367,914
2016	716,625,505	166,004,721	23.2%	1.1666	363,361
2017	678,363,168	232,625,483	34.3%	1.1163	359,048
2018	631,683,000	279,067,395	44.2%	1.0683	354,571
2019	595,606,111	329,367,242	55.3%	1.0223	349,858
2020	713,033,831	374,758,051	52.6%	0.9782	343,482
2021	851,072,248	426,718,506	43.0%	0.9361	336,814
2022	1,044,518,498	484,578,264	35.5%	0.8958	329,490
2023	1,016,298,183	535,792,161	40.3%	0.8572	321,413
2024	987,464,826	586,674,271	45.3%	0.8203	312,514
2025	956,041,591	637,181,862	50.8%	0.7850	302,834
2026	922,244,489	686,965,486	56.7%	0.7512	292,422
2027	886,278,923	735,948,438	63.1%	0.7188	281,370
2028	848,505,173	782,432,063	70.0%	0.6879	269,786
2029	809,277,545	823,721,217	77.2%	0.6583	257,763
2030	768,953,777	878,860,019	86.6%	0.6299	245,369
2031	727,788,812	949,207,569	98.8%	0.6028	232,677
2032	686,063,015	1,016,132,025	112.1%	0.5768	219,761
2033	644,037,923	1,077,100,108	126.5%	0.5520	206,682
2034	601,906,131	1,129,481,682	141.8%	0.5282	193,502
2035	559,862,332	1,172,706,777	158.2%	0.5055	180,289
2036	518,133,411	1,206,402,218	175.8%	0.4837	167,122
2037	476,964,255	1,230,760,294	194.7%	0.4629	154,084
2038	436,623,277	1,245,772,213	215.1%	0.4429	141,267
2039	397,361,249	1,252,630,747	237.6%	0.4239	128,761
2040	359,454,195	1,250,748,294	262.1%	0.4056	116,652
2041	323,142,833	1,236,716,750	288.0%	0.3882	105,018
2042	288,630,278	1,207,857,915	314.7%	0.3714	93,935
2043	256,096,481	1,165,218,224	341.9%	0.3554	83,472
2044	225,697,044	1,110,940,945	369.6%	0.3401	73,685
2045	197,564,360	1,048,737,578	398.3%	0.3255	64,617
2046	171,770,838	980,485,615	428.0%	0.3115	56,284
2047	148,310,030	907,517,332	458.6%	0.2981	48,689
2048	127,148,782	830,966,322	489.5%	0.2852	41,831
2049	108,231,509	751,732,427	519.9%	0.2729	35,695
2050	91,480,462	672,688,759	550.2%	0.2612	30,255
2051	76,781,292	596,625,953	581.1%	0.2499	25,472
2052	63,987,805	524,202,403	612.4%	0.2392	21,302
2053	52,948,057	456,576,895	644.3%	0.2289	17,697
2054	43,508,302	395,386,202	678.7%	0.2190	14,609
2055	35,513,313	340,073,060	714.9%	0.2096	11,988
2056	28,803,031	290,218,978	751.9%	0.2006	9,779
2057	23,211,402	246,398,258	791.9%	0.1919	7,932
2058	18,589,590	208,988,742	838.4%	0.1837	6,400
2059	14,801,606	176,797,024	890.5%	0.1758	5,137
2060	11,721,348	149,154,741	948.4%	0.1682	4,103
2061	9,233,654	125,408,695	1011.9%	0.1609	3,263
2062	7,238,228	104,899,791	1079.5%	0.1540	2,583
2063	5,648,411	87,375,136	1151.9%	0.1474	2,037
2064	4,388,831	72,637,145	1232.2%	0.1410	1,600
2065	3,395,832	60,050,498	1316.3%	0.1350	1,251
2066	2,616,958	49,226,836	1399.9%	0.1291	975
2067	2,008,855	40,073,063	1484.3%	0.1236	756
2068	1,535,839	32,447,901	1571.7%	0.1183	583
2069	1,168,880	25,953,091	1651.5%	0.1132	447
2070	884,892	20,525,912	1725.1%	0.1083	341
2071	665,960	16,098,560	1797.5%	0.1036	258
2072	498,011	12,434,299	1856.4%	0.0992	194
2073	370,028	9,469,481	1902.5%	0.0949	145
2074	273,014	7,134,590	1942.5%	0.0908	107
2075	199,894	5,315,999	1976.6%	0.0869	79
2076	145,283	3,901,892	1996.0%	0.0832	57
2077	104,891	2,815,660	1994.8%	0.0796	41
2078	75,238	2,004,296	1979.4%	0.0762	29
2079	53,614	1,421,528	1970.0%	0.0729	21

Accumulated and Present Values as of 12/31/2019

Past:	12,050,237,064	1,865,057,111	15.5%
Future:	11,301,771,999	15,091,849,257	133.5%
Lifetime:	23,352,009,063	16,956,906,368	72.6%

CONFIDENTIAL

Genworth Life Insurance Company
Attachment 3: Choice 2 & 2.1 Policy Forms - Nationwide Experience (VA Forms Only)
With Requested 58% Rate Increase
69.6/80 Test
Applicable to Policies Issued Prior to 10/01/2003

This exhibit demonstrates compliance with 14 VAC § 5-200-150 which requires that on a lifetime present value basis, incurred claims are at least equal to 69.6% of original premiums and 80% of increased premiums. This test is satisfied if Line 11 is "True".

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	12,050,237,064
(2)	Accumulated Past Premiums on Original Rate Basis:	11,737,536,227
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	312,700,837
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit II):	11,301,771,999
(5)	PV Future Premiums on Original Rate Basis:	6,264,224,284
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	5,037,547,714
(7)	Accumulated Past Incurred Claims (Exhibit II)	1,865,057,111
(8)	PV Future Incurred Claims (Exhibit II)	15,091,849,257
(9)	Total Incurred Claims: (7) + (8)	16,956,906,368
(10)	0.696 x [(2) + (5)] + 0.8 x [(3) + (6)] =	16,809,424,157
(11)	Test: Is (9) > (10)?	TRUE

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and

- ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the

maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.

  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.

  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
    - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
    - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
    - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
    - The exclusion for services "Provided by a Family Member," and
    - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
    - Home Care Benefit
    - Respite Care Benefit
    - Caregiver Training Benefit
    - Equipment Benefit
    - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

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 decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Full Compound Inflation Protection. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Full Compound Inflation Protection Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit**: We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

  You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and

        - exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

    - **Indemnity Payment amounts.**
        - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
        - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
        - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 50% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
            - **Nursing Home Benefit** – 100% of the Monthly Maximum
        - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
            - **Flexible Care Benefit** – 25% of the Monthly Maximum
            - **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
            - **Nursing Home Benefit** – 50% of the Monthly Maximum
    - **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- <u>Waiver of Premium</u>
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
    - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;

- The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
- The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."

- In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
- In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the last sentence is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit
  - International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

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 decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule. The Lifetime Maximum is reduced as benefits are paid on or after the effective date of the Endorsement. [It is increased when any Benefit Increases apply.] The Lifetime Maximum is exhausted when there is no remaining amount available.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and *remaining* Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**

- **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
  - ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:
  - ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:
  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and

- ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the

maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  The Flexible Care Benefit replaces the Home Care Benefit as a benefit to which the Waiver of Premium Benefit applies. The same Waiver of Premium Benefit requirements that applied to the Home Care Benefit apply to the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 21 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.
  - We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit
  - Respite Care Benefit
  - Caregiver Training Benefit
  - Equipment Benefit
  - Alternative Care Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider(s), and all benefits under the Rider(s), are deleted from and are no longer available with Your Policy:
  - [Waiver of Home Care Elimination Period Rider]
  - [Restoration of Benefits Rider]
  - [Monthly Benefits Rider]

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with any deleted Rider(s).]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

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 decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

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(s): [John Doe] **Policy Number:** [ABC1234567]

The effective date of this Endorsement is [endorsement effective date].

FLEXIBLE BENEFIT OPTION ENDORSEMENT

On the Endorsement effective date, this Endorsement is attached to and is made a part of the Policy. It is subject to all parts of Your Policy not in conflict with this Endorsement. This Endorsement will control in the event of a conflict between this Endorsement and any other part or provision of Your Policy, including, for example, any rider, endorsement, or amendment that is a part of the Policy. This Endorsement also controls in the event of a conflict between this Endorsement and Your application for the Policy.

OVERVIEW

This is a summary of how the Endorsement changes Your policy. For complete details, please read the entire Endorsement along with Your Policy.

This Endorsement changes the Policy so that benefit payments under the Policy will be made on an "indemnity" basis, rather than on a "reimbursement" basis. This means We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the "Required Conditions for an Indemnity Payment" described in this Endorsement. Once You qualify for an Indemnity Payment, You may use it for any purpose, including, for example, to pay family members or other informal caregivers.

Types of Benefits: This Endorsement further changes the Policy so that benefit payments available under the Policy are limited to Indemnity Payments under the following benefits:

- **Flexible Care Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment but do not meet the additional required conditions for a Nursing Home Benefit or an Assisted Care Facility Benefit. You do not have to incur any expenses for Covered Care to qualify for the Flexible Care Benefit. If You qualify for the full Flexible Care Benefit, Your Indemnity Payment will be 50% of the Monthly Maximum.
- **Assisted Care Facility Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in an Assisted Care Facility, and meet the additional required conditions for the Assisted Care Facility Benefit. If You qualify for the full Assisted Care Facility Benefit, then Your Indemnity Payment will be 75% of the Monthly Maximum.
- **Nursing Home Benefit** – Pays an Indemnity Payment for each calendar month You meet the Required Conditions for an Indemnity Payment, are confined in a Nursing Home, and meet the additional required conditions for the Nursing Home Benefit. If You qualify for the full Nursing Home Benefit, then Your Indemnity Payment will be 100% of the Monthly Maximum.

We will only pay one benefit in a calendar month. If You have qualifying days for more than one benefit in a calendar month, We will pay only the benefit with the most qualifying days in that month. For example, if You have 10 qualifying days for the Nursing Home Benefit, 11 qualifying days for the Assisted Care Facility Benefit, and 10 qualifying days for the Flexible Care Benefit in a calendar month, then We will only pay the Assisted Care Facility Benefit for that month.

Payments are adjusted when You are eligible for benefits for only part of a month. If You meet the Requirements for an Indemnity Payment for less than 15 days in a calendar month, then any Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will be 50% of the full benefit. For example, if You qualify for the payment of the Flexible Care Benefit in a calendar month, but You meet the Requirements for an Indemnity Payment for less than 15 days in that month, then Your Indemnity Payment will be reduced from 50% to 25% of the Monthly Maximum.

CHANGES TO YOUR POLICY

This Endorsement changes Your Policy in the following ways:

- Lifetime Maximum
  The Lifetime Maximum that applies on the Endorsement effective date is changed to the amount shown on the accompanying updated Schedule.

- [Benefit Increases
  As shown on the accompanying updated Schedule, the Benefit Increases provision is [changed to 1% Compound. There will be no benefit increases on the Endorsement effective date. Beginning on the first Policy Anniversary Date that occurs after the effective date of this Endorsement, the Monthly Maximum and Lifetime Maximum amounts will increase in accordance with the 1% Compound Benefit Increases provision of the Policy][changed to None. This means Policy benefits will not increase].]

- Required Conditions for an Indemnity Payment
  We will make a fixed dollar amount payment, regardless of the actual expenses You incur for Your care (the "Indemnity Payment"), for each calendar month You meet the conditions for an Indemnity Payment. These conditions are as follows:
  - You satisfy the Policy's Eligibility for The Payment of Benefits provision,
  - We have received a Plan of Care that meets the Policy's requirements, that fairly, accurately and appropriately addresses the Qualified Long Term Care Services needed for that month, and that is not for care in a hospital or clinic, a sub-acute care or rehabilitation hospital or unit, or a place that operates primarily for the treatment of alcoholism, drug addiction, or mental illness, and
  - You have satisfied the Elimination Period for the Indemnity Payment benefit for which We are making an Indemnity Payment.

- Indemnity Payments
  When You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), the amount of the payment depends on whether You qualify for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit. If You qualify for more than one benefit in a calendar month, then We will pay only the benefit with the most days of qualification in that month.
  - **Qualifying for a Flexible Care Benefit, an Assisted Care Facility Benefit, or a Nursing Home Benefit.**
    - **Flexible Care Benefit:** We will determine if You qualify for a Flexible Care Benefit by the number of qualifying days in a calendar month. A qualifying day for the Flexible Care Benefit is each day:

- ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
- ◊ You have previously satisfied the Elimination Period for the Flexible Care Benefit, and
- ◊ You are not confined in a Nursing Home or an Assisted Care Facility. However, this condition will not apply if, before becoming confined to the Nursing Home or Assisted Care Facility, You previously qualified for a Flexible Care Benefit and You have not yet met the Elimination Period for the Nursing Home Benefit or Assisted Care Facility Benefit.

You will qualify for an Indemnity Payment under the Flexible Care Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in that calendar month:

- ◊ exceeds the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds the number of qualifying days for the Nursing Home Benefit.

- **Assisted Care Facility Benefit**: We will determine if You qualify for an Assisted Care Facility Benefit by the number of qualifying days in a calendar month. A qualifying day for the Assisted Care Facility Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in an Assisted Care Facility,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Assisted Care Facility Benefit.

  You will qualify for an Indemnity Payment under the Assisted Care Facility Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

  - ◊ exceeds the number of qualifying days for the Nursing Home Benefit, and
  - ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Nursing Home Benefit**: We will determine if You qualify for a Nursing Home Benefit by the number of qualifying days in a calendar month. A qualifying day for the Nursing Home Benefit is each day:
  - ◊ You satisfy the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment),
  - ◊ You are confined as a resident inpatient in a Nursing Home,
  - ◊ Your confinement is consistent with Your Plan of Care, and
  - ◊ You have previously satisfied the Elimination Period for the Nursing Home Benefit.

You will qualify for an Indemnity Payment under the Nursing Home Benefit if You have at least one qualifying day for this benefit in a calendar month, and the number of qualifying days for this benefit in a calendar month:

- ◊ exceeds or is the same as the number of qualifying days for the Assisted Care Facility Benefit, and
- ◊ exceeds or is the same as the number of qualifying days for the Flexible Care Benefit.

- **Indemnity Payment amounts.**
  - Benefit payments available under the Policy are limited to the Indemnity Payment benefits described in this Endorsement. Indemnity Payments are subject to the Lifetime Maximum.
  - All Indemnity Payments are subject to the Monthly Maximum on the accompanying Schedule.
  - You can qualify for no more than one Indemnity Payment benefit (Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit) in a calendar month. In no event will the total Indemnity Payment in a month exceed the Monthly Maximum.
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is at least 15 days in a calendar month, then the Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which You qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 50% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 75% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 100% of the Monthly Maximum
  - If the total number of qualifying days for the Flexible Care Benefit, Assisted Care Facility Benefit, and Nursing Home Benefit is less than 15 days in a calendar month, then We will make a reduced Indemnity Payment. The reduced Indemnity Payment for the Flexible Care Benefit, Assisted Care Facility Benefit, or Nursing Home Benefit for which you qualify will equal an amount as follows:
    - ◊ **Flexible Care Benefit** – 25% of the Monthly Maximum
    - ◊ **Assisted Care Facility Benefit** – 37.5% of the Monthly Maximum
    - ◊ **Nursing Home Benefit** – 50% of the Monthly Maximum

- **Temporary Absences from a Nursing Home or an Assisted Care Facility.** Confinement in a Nursing Home or an Assisted Care Facility will include temporary absences that meet the requirements of the Bed Reservation Benefit. The total number of temporary absences for both the Nursing Home Benefit and Assisted Care Facility Benefit cannot exceed the maximum allowable days under the Bed Reservation Benefit. Your Policy will pay no separate benefit under the Bed Reservation Benefit.

- Waiver of Premium
  We will waive the premium payments for each coverage month that begins during a period for which benefits are paid or payable under:
  - The Nursing Home Benefit, after satisfying the Elimination Period for the Nursing Home Benefit;
  - The Assisted Care Facility Benefit, after satisfying the Elimination Period for the Assisted Care Facility Benefit; or
  - The Flexible Care Benefit, after satisfying the Elimination Period for the Flexible Care Benefit.

- Elimination Period
  The Elimination Period is changed to be the number of days You have to meet the conditions for an Indemnity Payment (See Required Conditions for an Indemnity Payment), other than the condition that You satisfy the Elimination Period, before a particular Indemnity Payment benefit can be paid.

  As shown on the accompanying updated Schedule, the Elimination Period is 90 days for the Flexible Care Benefit. The Elimination Period is 180 days for the Nursing Home Benefit and the Assisted Care Facility Benefit.

  Any days that count towards Your Elimination Period will count towards the Elimination Period for each of the three Indemnity Payment benefits. Any days that counted towards Your Elimination Period prior to the effective date of this Endorsement will continue to count towards Your Elimination Period.

  Once the Elimination Period is satisfied for a particular Benefit, You will never have to satisfy a new Elimination Period for that Benefit unless, subsequent to satisfying that Elimination Period, You add additional days to that Elimination Period which have not previously been satisfied.

- Proofs of Loss Not Required
  Written proofs of loss, such as invoices or copies of checks, will not be required to receive an Indemnity Payment under this Endorsement.
  - The "Proofs of Loss" provision on Page 23 of Your Policy is deleted in its entirety and replaced with the following:

    Opening a Claim: When this Policy provides for payment of one or more Indemnity Payments, a claim must be opened with Us within 90 days after the end of the monthly period for which an Indemnity Payment would be due. If it was not reasonably possible to open a claim in the time required, We shall not reduce or deny a claim for being late if it is opened as soon as reasonably possible. Unless You are not legally capable, the required claim must always be opened with Us no later than 1 year from the time specified. To open a claim, You must contact us by phone or in writing and provide Us with Your name, Your policy number, current address, and state that You are opening a claim for benefits under Your Policy. We will work with You to complete all requirements necessary for Us to make a claim decision.
  - If You are receiving Indemnity Payments based on the Assisted Care Facility Benefit or Nursing Home Benefit, We may confirm, at any time, Your confinement in the facility as a resident inpatient, and that the facility satisfies the Policy requirements.

- We may continue to request, as often as reasonably necessary, that You or Your Representative provide Us with pertinent records and documents and permit Us to make copies, and provide Us with a Recorded Statement or submit to an Examination Under Oath in connection with any claim submitted on Your behalf.

- Benefits are Not Conditioned on Expenses Being Incurred
  With this Endorsement, Indemnity Payments are conditioned on meeting the requirements of a Flexible Care Benefit, Assisted Care Facility Benefits, or Nursing Home Benefit and not on the actual expenses You incur for Covered Care.
  - In the "Benefit Provisions," under the subheading, "Conditions," the first sentence is changed to replace "expenses incurred" with "benefits payable."
  - In the "Premium Provisions," under the subheading, "Reinstatement," the first sentence of the fourth paragraph is changed to replace "expenses incurred" with "benefits payable."
  - In the "Contingent Nonforfeiture Benefit," under the subheading, "The Shortened Benefit Period Plan," the first sentence of the last paragraph is changed to replace "expenses incurred" with "benefits payable."

- Plan of Care
  The Plan of Care provisions of the Policy remain unchanged, except that Our right to request periodic updates to the Plan of Care not more frequently than once every 30 days is subject to the Opening a Claim provision in this Endorsement.

- Time of Payment of Claim
  After We receive confirmation that You qualify for an Indemnity Payment and confirmation of the amount owed, We will pay the Indemnity Payment then due immediately; We will also pay an Indemnity Payment at the end of each calendar month thereafter for which You qualify for an Indemnity Payment.

- Policy Exclusions
  The following Policy exclusions are deleted from the Policy:
  - The exclusion for services "Provided by a Family Member," and
  - The exclusion for services "For which no charge is normally made in the absence of insurance."

  All other Policy exclusions will continue to apply, except that Benefits will not be conditioned upon the actual expenses You incur.

- Indemnity Payments are not Reduced by other Coverage
  Indemnity Payments will be paid without regard to other insurance coverage You have with Us. Indemnity Payments will also be paid without regard to any federal, state or other governmental health care program or law.

- Policy Benefits that are Removed from the Policy
  The Flexible Care Benefit replaces the following benefits, which are deleted from and are no longer available with Your Policy.
  - Home Care Benefit

- Respite Care Benefit
- Caregiver Training Benefit
- Equipment Benefit
- Alternative Care Benefit
- International Coverage Benefit

- [Policy Riders and Rider Benefits that are Removed from the Policy
  The following Rider, and all benefits under the Rider, is deleted from and is no longer available with Your Policy:
  - Restoration of Benefits Rider

  As of the effective date of this Endorsement, You will no longer pay the additional premium associated with the deleted Rider.]

IMPACT TO YOUR PREMIUM

Once this Endorsement becomes effective, while We may begin the regulatory process of seeking a premium increase at any time, We will not increase Your Policy premium until at least the Policy Anniversary Date that occurs on or after January 1, 2025. Premium increases are subject to the "We have a limited right to change premiums" provision on Page 1 of Your Policy.

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 decide to revert to the benefits You had prior to selecting this Endorsement, You must send, and We must receive, Your signed and written request to change Your decision within 60 days of Our written confirmation of the benefit changes made pursuant to this Endorsement. Otherwise, the only benefit changes You may make under the Policy are to drop an applicable rider, or make such other changes that We may make available for You to reduce Your coverage.

DISCLOSURE OF POSSIBLE TAX CONSEQUENCES

The benefit provided by this Endorsement is a periodic indemnity payment without regard to any actual expenses that You incur. Your receipt of benefits under this Endorsement may result in taxable income. You should consult with Your tax advisor and other professional advisors to understand potential tax consequences.

In all other respects, the provisions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

Brian K. Haendiges	Vidal J. Torres, Jr.
President and Chief Executive Officer	Secretary

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	**Insured(s)**	**Policy Number**
[John Doe]	[John Doe]	[1234567890]
[Address line 1]		**Policy Effective Date**
[Address line 2]		[June 10, 2004]
[Address line 3]		

Coverage Limits and Features

Monthly Maximum ..... **[**$6,945.00]

Lifetime Maximum ..... [$250,000.00]

The Lifetime Maximum amount available is reduced as benefits are paid. It is increased when any Benefit Increases apply. The Lifetime Maximum is exhausted when there is no remaining amount available.

Benefit Increases ..... [None] or [1% Compound Inflation Protection

On each Policy Anniversary Date Your Monthly Maximum and the remaining Lifetime Maximum will each increase by 1% of the respective Monthly Maximum and remaining Lifetime Maximum amounts applicable on that Policy Anniversary Date. Such annual increases will be available for benefits payable on or after the date of the increases and while this Policy is in force. Benefit Increases cease when the Policy terminates.]

Elimination Period for the Nursing Home Benefit and Assisted Care Facility Benefit….....180 Days

Elimination Period for the Flexible Care Benefit.. .....90 Days

Benefits and Services Provided	**We Pay Up to these Limits**
Privileged Care Coordination Services	Not subject to Policy limits
Nursing Home Benefit	Up to the Monthly Maximum per calendar month
Assisted Care Facility Benefit	Up to 75% of the Monthly Maximum per calendar month
Flexible Care Benefit	Up to 50% of the Monthly Maximum per calendar month
Bed Reservation Benefit	30 days per Policy Year
Waiver of Premium Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included – See Attached Rider]
[Survivorship Benefit	Included – See Attached Rider]
[Enhanced Survivorship Benefit	Included – See Attached Rider]

Benefits and Riders that are Deleted and are No Longer Provided

Home Care Benefit
Respite Care Benefit
Caregiver Training Benefit
Equipment Benefit
Alternative Care Benefit
[Restoration of Benefits Rider]
[Monthly Benefits Rider]
[Waiver of Home Care Elimination Period Rider]

SCHEDULE
(Continued)

Name of Policyholder: [John Doe]

Policy Number: [1234567890]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]
Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)……..	[$xx.xx]……	[None]
[Nonforfeiture Benefit Rider……	[$xx.xx]……..	[None]]
[Survivorship Rider……	[$xx.xx]……..	[None]]
[Enhanced Survivorship Rider……	[$xx.xx]……..	[None]]
Individual Totals…….....	[$xx.xx]……	[None]
Total Annual Premium…….....	[$xx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly]	[$bbb.bb]

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	**Insured(s)**	**Policy Number**
[John Doe]	[John Doe]	[1234567890]
[Address line 1]		**Policy Effective Date**
[Address line 2]		[June 10, 2004]
[Address line 3]		

Coverage Limits and Features

Monthly Maximum ..... **[**$6,945.00]

Lifetime Maximum ..... [$250,000.00]

The Lifetime Maximum is exhausted only when the total of all benefits paid equals the applicable Lifetime Maximum including any Benefit Increases.

Benefit Increases ..... [None] or [1% Full Compound Inflation Protection On each Policy Anniversary Date Your Monthly Maximum and Lifetime Maximum will each increase by 1% of the prior year's respective Monthly Maximum and Lifetime Maximum amounts. Such annual increases will be available for benefits payable on or after the date of the increases and while this Policy is in force. These increases are not reduced by benefit payments. Benefit Increases cease when the Policy terminates.]

Elimination Period for the Nursing Home Benefit and Assisted Care Facility Benefit.....180 Days

Elimination Period for the Flexible Care Benefit .....90 Days

Benefits and Services Provided	**We Pay Up to these Limits**
Privileged Care Coordination Services	Not subject to Policy limits
Nursing Home Benefit	Up to the Monthly Maximum per calendar month
Assisted Care Facility Benefit	Up to 75% of the Monthly Maximum per calendar month
Flexible Care Benefit	Up to 50% of the Monthly Maximum per calendar month
Bed Reservation Benefit	60 days per Policy Year
Waiver of Premium Benefit	Included – See Benefit Provisions
Survivorship Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included – See Attached Rider]
[Enhanced Survivorship Benefit	Included – See Attached Rider]

Benefits and Riders that are Deleted and are No Longer Provided

Home Care Benefit
Respite Care Benefit
Caregiver Training Benefit
Equipment Benefit
Alternative Care Benefit
International Coverage Benefit
[Restoration of Benefits Rider]

SCHEDULE
(Continued)

Name of Policyholder: [John Doe]

Policy Number: [1234567890]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]
Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)……..	[$xx.xx]……	[None]
[Nonforfeiture Benefit Rider……..	[$xx.xx]……..	[None]]
[Enhanced Survivorship Rider……..	[$xx.xx]……..	[None]]
Individual Totals…….....	[$xx.xx]……..……	[None]
Total Annual Premium…….....	[$xx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly]	[$bbb.bb]

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	**Insured(s)**	**Policy Number**
[John Doe]	[John Doe]	[1234567890]
[Address line 1]		**Policy Effective Date**
[Address line 2]		[June 10, 2004]
[Address line 3]		

Coverage Limits and Features

Monthly Maximum ..... [$6,945.00]

Lifetime Maximum ..... [$250,000.00]

The Lifetime Maximum amount available is reduced as benefits are paid. It is increased when any Benefit Increases apply. The Lifetime Maximum is exhausted when there is no remaining amount available.

Benefit Increases ..... [None] or [As described below

Your Monthly Maximum and Lifetime Maximum will each increase in the manner described below. Any such annual increases will be available for benefits payable on or after the date of the increases and while this Policy is in force. Benefit increases cease when the Policy terminates.

1% Compound: On each Policy Anniversary Date Your Monthly Maximum will increase by 1% and the *remaining* Lifetime Maximum will increase by the same percentage that Your Monthly Maximum increases.]

Elimination Period for the Nursing Home Benefit and Assisted Care Facility Benefit ..... 180 Days

Elimination Period for the Flexible Care Benefit ..... 90 Days

Benefits and Services Provided	**We Pay Up to these Limits**
Privileged Care Coordination Services	Not subject to Policy limits
Nursing Home Benefit	Up to the Monthly Maximum per calendar month
Assisted Care Facility Benefit	Up to 75% of the Monthly Maximum per calendar month
Flexible Care Benefit	Up to 50% of the Monthly Maximum per calendar month
Bed Reservation Benefit	30 days per Policy Year
Waiver of Premium Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included – See Attached Rider]
[Survivorship Benefit	Included – See Attached Rider]
[Enhanced Survivorship Benefit	Included – See Attached Rider]
[Return of Premium upon Death After 10 Years Rider	Included – See Attached Rider]
[Graded Return of Premium Upon Death Rider	Included – See Attached Rider]

Benefits and Riders that are Deleted and are No Longer Provided

Home Care Benefit
Respite Care Benefit
Caregiver Training Benefit
Equipment Benefit
Alternative Care Benefit
[Restoration of Benefits Rider]
[Monthly Benefits Rider]
[Waiver of Home Care Elimination Period Rider]

SCHEDULE
(Continued)

Name of Policyholder: [John Doe]

Policy Number: [1234567890]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]
Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)……..	[$xx.xx]……	[None]
[Nonforfeiture Benefit Rider……	[$xx.xx]……..	[None]]
[Survivorship Rider……	[$xx.xx]……..	[None]]
[Enhanced Survivorship Rider……	[$xx.xx]……..	[None]]
[Return of Premium upon Death After 10 Years Rider……....	[$xx.xx]……..	[None]]
[Graded Return of Premium Upon Death Rider……....	[$xx.xx]……..	[None]]
Individual Totals…….....	[$xx.xx]……	[None]
Total Annual Premium…….....	[$xx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly]	[$bbb.bb]

SCHEDULE

GENWORTH LIFE INSURANCE COMPANY

Policyholder	**Insured(s)**	**Policy Number**
[John Doe]	[John Doe]	[1234567890]
[Address line 1]		**Policy Effective Date**
[Address line 2]		[June 10, 2004]
[Address line 3]		

Coverage Limits and Features

Monthly Maximum ..... **[**$6,945.00]

Lifetime Maximum ..... [$250,000.00]

The Lifetime Maximum is exhausted only when the total of all benefits paid equals the applicable Lifetime Maximum including any Benefit Increases.

Benefit Increases……[None] or [As described below

Your Monthly Maximum and Lifetime Maximum will each increase in the manner described below. Any such annual increases will be available for benefits payable on or after the date of the increases and while this Policy is in force. These increases are not reduced by benefit payments. Benefit Increases cease when the Policy terminates.

1% Compound: On each Policy Anniversary Date they will each increase by 1%.]

Elimination Period for the Nursing Home Benefit and Assisted Care Facility Benefit.....180 Days

Elimination Period for the Flexible Care Benefit ..... 90 Days

Benefits and Services Provided	**We Pay Up to these Limits**
Privileged Care Coordination Services	Not subject to Policy limits
Nursing Home Benefit	Up to the Monthly Maximum per calendar month
Assisted Care Facility Benefit	Up to 75% of the Monthly Maximum per calendar month
Flexible Care Benefit	Up to 50% of the Monthly Maximum per calendar month
Bed Reservation Benefit	60 days per Policy Year
Waiver of Premium Benefit	Included – See Benefit Provisions
Survivorship Benefit	Included – See Benefit Provisions
[Nonforfeiture Benefit	Included – See Attached Rider]
[Enhanced Survivorship Benefit	Included – See Attached Rider]
[Return of Premium upon Death After 10 Years Rider	Included – See Attached Rider]
[Graded Return of Premium Upon Death Rider	Included – See Attached Rider]

Benefits and Riders that are Deleted and are No Longer Provided

Home Care Benefit
Respite Care Benefit
Caregiver Training Benefit
Equipment Benefit
Alternative Care Benefit
International Coverage Benefit
[Restoration of Benefits Rider]

SCHEDULE
(Continued)

Name of Policyholder: [John Doe]

Policy Number: [1234567890]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]
Policyholder - .....[Standard]/[Preferred] [with {Insured}Couple Discount]

ANNUAL PREMIUMS:	Policyholder	Second Insured
Basic Policy Coverage (including any Benefit Increases)……..	[$xx.xx]……	[None]
[Nonforfeiture Benefit Rider……	[$xx.xx]……..	[None]]
[Enhanced Survivorship Rider……..…	……..[$xx.xx]……..	[None]]
[Return of Premium upon Death After 10 Years Rider……	[$xx.xx]……..	[None]]
[Graded Return of Premium Upon Death Rider……..……..	[$xx.xx]……..	[None]]
Individual Totals…….....	[$xx.xx]……	[None]
Total Annual Premium…….....	[$xx.xx]	

FIRST PREMIUM	PREMIUM PAYMENT MODE	MODAL PREMIUM
[$aaa.aa]	[Quarterly]	[$bbb.bb]

Appendix C

Genworth Life Insurance Company
Current -Year Premiums

Flexible Benefit Option

Form: 7042VA
Annual Premium Per $100 of Nursing Home Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	22.28	19.34
25-29	24.14	20.89
30-34	25.99	22.44
35-39	27.85	23.98
40-44	30.33	26.30
45	30.95	26.30
46	30.95	27.08
47	30.95	27.08
48	31.56	27.08
49	31.56	27.85
50	31.56	27.85
51	32.18	28.63
52	32.80	28.63
53	33.42	29.40
54	34.04	30.17
55	34.66	30.17
56	37.14	32.49
57	38.99	34.04
58	41.47	36.36
59	43.32	37.91
60	45.80	39.46
61	50.13	43.32
62	54.46	47.19
63	58.80	51.06
64	63.13	54.93
65	67.46	58.80
66	75.51	65.76
67	84.17	73.50
68	92.22	80.46
69	100.88	87.42
70	108.93	94.39
71	125.64	109.86
72	142.97	124.56
73	160.30	139.26
74	177.01	153.96
75	194.34	168.66
76	222.19	193.41
77	250.04	217.40
78	277.90	241.38
79	305.13	265.36
80	332.98	290.12
81	356.50	310.23
82	383.11	333.44
83	414.06	359.75
84	449.34	390.69
85	489.57	426.28
86	533.51	464.19
87	581.78	505.97
88	633.77	551.61
89	691.33	601.13
90	753.23	655.28
91	821.31	714.08
92	894.96	778.29
93	975.42	848.69
94	1,063.30	925.29

Appendix C

Genworth Life Insurance Company

Current- Year Premiums

Flexible Benefit Option

Form: 7042VA

Annual Premium Per $100 of Nursing Home Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	27.13	23.55
25-29	29.39	25.43
30-34	31.65	27.32
35-39	33.91	29.20
40-44	36.93	32.03
45	37.68	32.03
46	37.68	32.97
47	37.68	32.97
48	38.43	32.97
49	38.43	33.91
50	38.43	33.91
51	39.19	34.85
52	39.94	34.85
53	40.69	35.80
54	41.45	36.74
55	42.20	36.74
56	45.22	39.56
57	47.48	41.45
58	50.49	44.27
59	52.75	46.16
60	55.77	48.04
61	61.04	52.75
62	66.32	57.46
63	71.59	62.17
64	76.87	66.88
65	82.14	71.59
66	91.94	80.07
67	102.49	89.49
68	112.29	97.97
69	122.84	106.44
70	132.63	114.92
71	152.98	133.76
72	174.08	151.66
73	195.18	169.56
74	215.53	187.46
75	236.63	205.35
76	270.54	235.50
77	304.45	264.70
78	338.36	293.90
79	371.52	323.10
80	405.43	353.25
81	434.07	377.74
82	466.47	406.00
83	504.15	438.03
84	547.11	475.71
85	596.09	519.04
86	649.60	565.19
87	708.38	616.06
88	771.68	671.64
89	841.76	731.93
90	917.12	797.87
91	1,000.02	869.46
92	1,089.69	947.64
93	1,187.66	1,033.36
94	1,294.67	1,126.62

Appendix C

Genworth Life Insurance Company
Current-Year Premiums

Flexible Benefit Option

Form: 7044VA
Annual Premium Per $100 of Nursing Home Monthly Maximum

	NO BIO	
Age	Individual	Joint
18-24	27.85	23.21
25-29	29.71	25.53
30-34	31.56	27.85
35-39	35.28	30.17
40-44	37.14	32.49
45	37.14	32.49
46	38.99	32.49
47	38.99	32.49
48	38.99	34.81
49	38.99	34.81
50	38.99	34.81
51	40.85	34.81
52	40.85	34.81
53	40.85	37.14
54	42.71	37.14
55	42.71	37.14
56	46.42	39.46
57	48.28	41.78
58	51.99	44.10
59	53.85	46.42
60	55.70	48.74
61	61.27	53.38
62	66.84	58.02
63	72.41	62.67
64	77.98	67.31
65	83.55	71.95
66	92.84	81.23
67	103.98	90.52
68	113.26	99.80
69	124.40	109.08
70	133.69	116.05
71	155.97	134.62
72	176.39	153.18
73	196.82	171.75
74	219.10	190.32
75	239.52	208.89
76	274.80	239.06
77	308.22	269.23
78	343.50	297.08
79	376.92	327.25
80	412.20	357.43
81	440.05	382.96
82	473.47	410.81
83	510.61	445.62
84	555.17	482.76
85	605.30	526.86
86	659.15	573.27
87	718.57	624.34
88	783.55	680.04
89	854.11	742.70
90	930.24	810.01
91	1,013.79	881.96
92	1,104.77	960.87
93	1,205.04	1,049.07
94	1,312.73	1,141.91

Appendix C

Genworth Life Insurance Company
Current-Year Premiums

Flexible Benefit Option

Form: 7044VA
Annual Premium Per $100 of Nursing Home Monthly Maximum

	1% BIO	
Age	Individual	Joint
18-24	33.91	28.26
25-29	36.17	31.09
30-34	38.43	33.91
35-39	42.95	36.74
40-44	45.22	39.56
45	45.22	39.56
46	47.48	39.56
47	47.48	39.56
48	47.48	42.39
49	47.48	42.39
50	47.48	42.39
51	49.74	42.39
52	49.74	42.39
53	49.74	45.22
54	52.00	45.22
55	52.00	45.22
56	56.52	48.04
57	58.78	50.87
58	63.30	53.69
59	65.56	56.52
60	67.82	59.35
61	74.61	65.00
62	81.39	70.65
63	88.17	76.30
64	94.95	81.95
65	101.73	87.61
66	113.04	98.91
67	126.60	110.21
68	137.91	121.52
69	151.47	132.82
70	162.78	141.30
71	189.91	163.91
72	214.77	186.51
73	239.64	209.12
74	266.77	231.73
75	291.64	254.34
76	334.60	291.08
77	375.29	327.81
78	418.24	361.72
79	458.94	398.46
80	501.89	435.20
81	535.80	466.29
82	576.50	500.20
83	621.71	542.59
84	675.97	587.80
85	737.01	641.50
86	802.58	698.02
87	874.92	760.19
88	954.05	828.01
89	1,039.96	904.31
90	1,132.65	986.26
91	1,234.38	1,073.87
92	1,345.16	1,169.95
93	1,467.24	1,277.34
94	1,598.37	1,390.38